

NOVEMBER • 1949

# Nation's BUSINESS



**YOU CAN BE SURE..IF IT'S** Westinghouse



### A PIECE OF THE SUN IS NEEDED HERE

Fog we will always have with us . . .

And the pilot hates it worst . . . hates it, shuns it, strains eyes and will to get through it . . . and then probably has to go around it.

His fondest wish is for a piece of the sun brought right down to earth. Preferably, he'd like to have it mounted in a reflector and dot . . . dot . . . dot those reflectors in blazing, flashing lines along his landing strip.

So . . . for these eager pilots, for every man who flies . . .

Westinghouse has made its own little suns for just this need. Three-billion-candlepower-bright they are. Yet, the light source (the bulb)

is so small it can be held in the palm of your hand. It shines through zero-zero conditions.

This amazing Westinghouse light source can be used as a basic part of any all-weather-approach-light system. It makes the pilot sure where he's setting down his wheels after instruments bring him in close.

These brightest lights ever made, these pieces of the sun, are but one jewel of superb engineering and precision manufacture from the galaxy of Westinghouse achievements.

They are a reminder that on refrigerators or turbines, on motors or lamps, you can be sure if it's Westinghouse.



MAKER OF THE BROADEST LINE OF ELECTRICAL EQUIPMENT



## "G'BYE, DAD... MOM SAYS BE CAREFUL!"

"So long, Billy. And as for being careful, let's make a deal. You keep out of trouble on your new bike, and I'll keep a watchful eye on accidents at work."

Businesses of all sizes—small and large, across the nation—are protected by Hardware Mutuals workmen's compensation insurance. But that's not all. Those who also qualify for Hardware Mutuals accident prevention service are getting expert help in eliminating the causes of accidents. This, plus Hardware Mutuals nationally known reputation for quick, sympathetic settlement of claims, results in higher employee

morale, greater efficiency, and increased production.

Hardware Mutuals policy back of the policy represents many clear-cut benefits—carefully trained representatives—fast, friendly, nationwide, day-and-night service—prompt, fair claim handling. Also, Hardware Mutuals have returned dividend savings to policyholders every year since organization.

### Phone Western Union

Get acquainted the new, easy way! Just call *Western Union* by number, ask for Operator 25, and say you'd like the name and address of your nearest Hardware Mutuals representative.

*Casualty and Fire Insurance for your AUTOMOBILE... HOME... BUSINESS*

# Hardware Mutuals

REG. U. S. PAT. OFF.  
Stevens Point, Wisconsin • Offices Coast to Coast

HARDWARE MUTUAL CASUALTY COMPANY • HARDWARE DEALERS MUTUAL FIRE INSURANCE COMPANY



## "Not a single inquiry all year!"

It was our first call on Mr. Binsst, the new adv. mgr. of the Corkkup Corp. Mr. Binsst is a brass tacks, black book operator, interested only in facts which he can keep in his black book.

"You're from Nation's Business," he said cheerily. "Lemme see, now," looking in the black book. Whatever he saw wasn't good.

"You have the nerve to come in here—when Nation's Business didn't bring in a single inquiry all last year?" Mr. Binsst growled at us, and glared at his book.

"Well, you know Mr. Binsst—" we said.

"Outrageous! Hmmm hmnn . . . 636,736 circulation—they claim! Nope—ABC 12/31/48 . . . Hmmm hmnn! Probably club stuff . . . Holy sailor—three-year subs at fifteen bucks, paid in advance! . . . \$4.68 per page per thousand . . . Something smells somewhere!"

"But Mr. Binsst—" we said.

"When *Tycoon* brought in 411 inquiries at a cost of \$22.62 apiece, *Finance Fortnight* 318 at \$18.97 each, and *Factory Hand* got 297 at \$17.43, how can you justify spending money in your book?"

"Mr. Binsst—" we said.

"Don't you know leads are the lifeblood of this business? I buy inquiries—not space!"

"Dry up, data hound!" we said, very sudden and loud. "You didn't advertise in Nation's Business last year!"

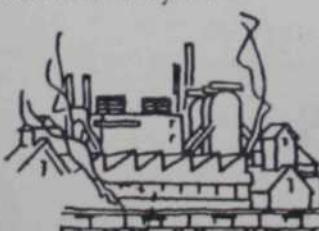
Not a nice way to talk to a prospect, but after five years in the Navy, we sometimes just bust out. Didn't bother Mr. Binsst, though. Looked at another place in his black book, then hustled around the desk and shook hands.

"Say—you had me worried for a second. Thought my records were incomplete! . . . How you doin' on inquiries these days?"

SOMEHOW Nation's Business, we told him, will just not bring inquiries for non-advertisers . . . When they advertise, though, the story is different. Currently, Nation's Business is doing a nice inquiry business in office safes, dictating machines, business courses, air conditioning, insurance, credit financing, billing machines, communication systems, and Hawaiian orchids . . . And we can prove it!

Well, Mr. Binsst was in the bag! . . . Been there ever since, says NB's his baby! Just so he lays off that black book!

If you are after inquiries, or just want to sell something to business men . . . there isn't any medium better than Nation's Business. It has more business men, of all kinds, all over the country, than any other business publication. They pay more to read it . . . but you pay less to reach them! The situation seems to be mutually satisfactory, as any Nation's Business man will be glad to show you.



## NATION'S BUSINESS

WASHINGTON, NEW YORK, CHICAGO, DETROIT,  
CLEVELAND, SAN FRANCISCO AND LOS ANGELES



Look what \$125\* will  
put on your desk!



This fast new  
**BURROUGHS**

MODERN, FUNCTIONAL DESIGN  
NON-GLARE, SHORT-CUT KEYBOARD  
NEW SURE-TOUCH KEYS  
BURROUGHS SPEED AND DEPENDABILITY

This modern, clean-lined Burroughs adding machine belongs on your desk... belongs on every desk where occasional figuring is done from day to day.

Why? Because the time, trouble and errors of mental arithmetic cost a great deal more than the price of the machine.

It's the finest machine by far for the money—fast, accurate, easy to use. But don't take our word for it. Get a demonstration today by calling your Burroughs office or filling in the coupon below. Other Burroughs adding machines include models with electric operation, direct subtraction, various totaling capacities.

\*Delivered U.S.A., plus applicable taxes . . . as little as \$12.50 down, as long as 18 months to pay.

WHEREVER THERE'S BUSINESS THERE'S

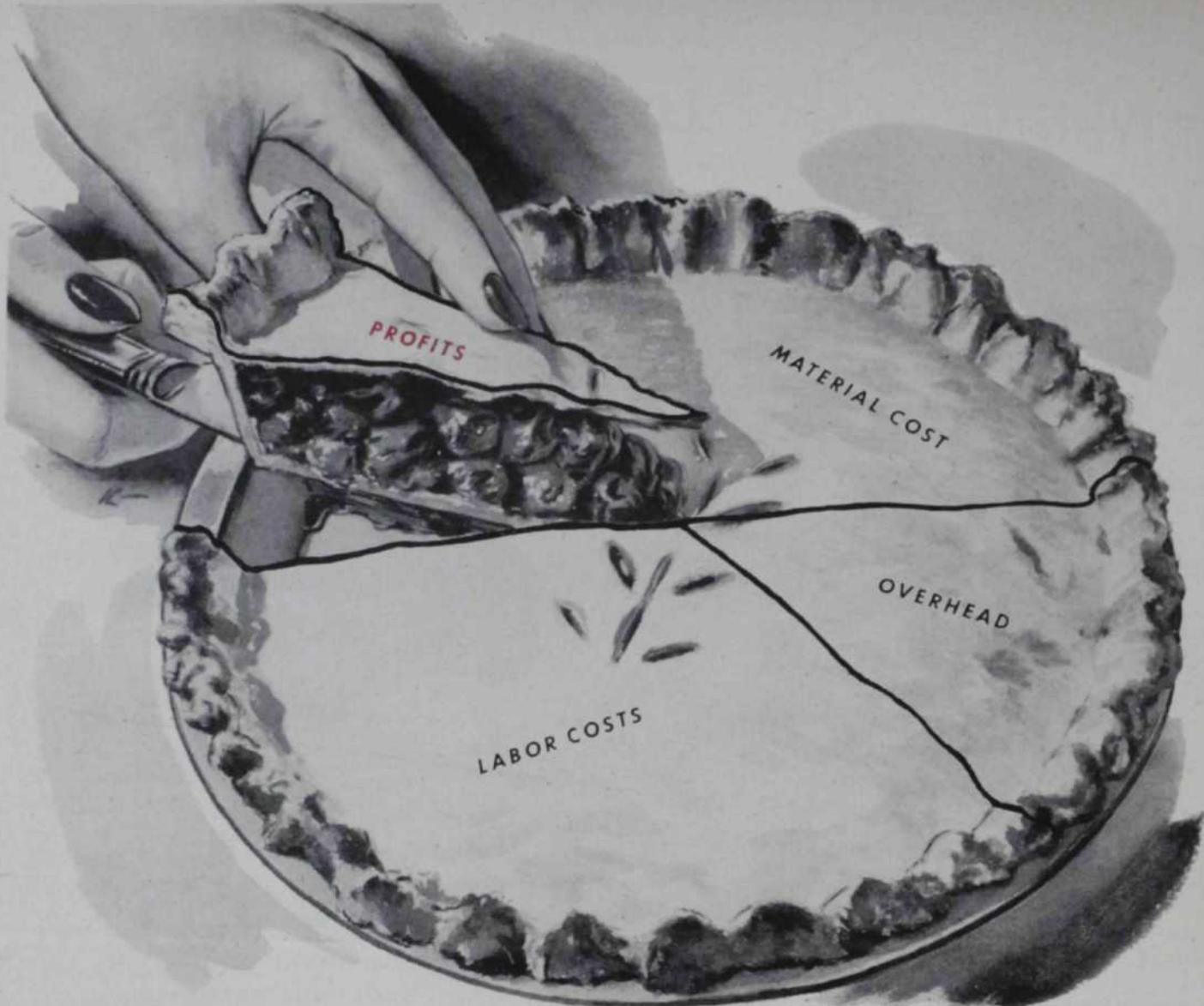
**Burroughs** 

BURROUGHS ADDING MACHINE COMPANY, DETROIT 32, MICHIGAN

Please send me descriptive folder and prices on Burroughs adding machines.  
 I would like to see a demonstration at my place of business.

NAME \_\_\_\_\_  
COMPANY \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
\_\_\_\_\_

Mail this coupon  
TODAY!



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Write for Particulars

You've got to Spend Money to Make Money

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*Business Engineering*

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MONTREAL, QUEBEC, CANADA

291 Geary Street  
SAN FRANCISCO 2

# Nation's Business



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VOL. 37

NOVEMBER, 1949

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Get this dividend-paying booklet that shows you how to put to work for you tested business strategy that builds *Goodwill—increases sales profitably!*

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Mail coupon for free booklet. Customers do more business with firms they know best.

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Send free catalog giving quantity prices on "Autopoint" Business Gifts.

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Company \_\_\_\_\_

Position \_\_\_\_\_

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# *It pays to do business in New York State!*

There's a rich consumer market awaiting you in the Empire State. The income and savings of New York State residents are the highest in the United States. Write for more facts to: N. Y. State Dept. of Commerce, Room 213, 112 State St., Albany 7, New York.

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for anyone  
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repeatedly  
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more names

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WEBER ADDRESSING MACHINE CO.  
246 West Central Road Mt. Prospect, Ill.

# About Our AUTHORS

DICKSON HARTWELL is a business man turned writer. For several years before entering the service in 1942 he was senior partner of a New York public relations firm. In this capacity he analyzed the annual reports of some 80 corporations and rated them according to their public relations effectiveness. The results, published in the *Public Opinion Quarterly*, Princeton University, have helped a trend toward what is becoming a common practice: annual reports that the average stockholder can read and understand.

Hartwell decided to turn writer—something he'd always wanted to do—while waiting for his separation from the Air Force, where at one time he headed public relations in the Pacific Ocean Areas.

TRACERLAB, INC., has done amazing things in the field of electronics. However, JOE ALEX MORRIS has a problem that even this Atomic Age business which he has written about might find tough. It seems that the Connecticut farm on which he lives consists of one large hill, a bog and a croquet field. The latter is where the lab boys could help by inventing a way of electronically guiding croquet balls. "That," Morris claims, "might have saved me a few friends who stalked off in anger after aiming for a wicket and ending up in the bog."

Back in the mid '20's Morris worked for the *Washington News*, and later was foreign editor of the *United Press*. After the war he went to the *New York Herald Tribune* and then to *Collier's* as managing editor. Since 1948 he's been writing as a free-lancer for some of the top magazines.

TOM MAHONEY is a Texan who makes his home in New York, where he works for an advertising agency. His journey eastward from the Lone Star State was by way of the University of Missouri, and a dozen newspaper, magazine and public relations jobs. Along the line he authored close to 100 magazine articles—many of them on retailing, a field which he has followed closely for years.



NEW YORK TIMES STUDIO

"WHEN I started looking into the unemployment insurance situation, I thought it would be a routine assignment," says CHARLES STEVENSON. "But I had scarcely begun my inquiry before I encountered unsavory facts. Soon I was waist-deep in them, as administrators told me in off-the-record conferences about their problems. Some of the stories I could not believe, so documentary evidence was produced. In all my 23 years as a reporter and editor on the national scene, what has happened to unemployment insurance constitutes the most amazing situation in government I have encountered."

Stevenson resigned in 1946 as managing editor of the *Washington News* to devote his full attention to magazine work.



LAST summer we became interested in the question of whether the world was rushing pell-mell down the road to starvation—as many experts have predicted it is. With this in mind we invited JOHN L. McCAFFREY, who in his 40 years with International Harvester Company has risen to its presidency, to give us his views on the subject. We feel greatly relieved now that he has told us we're not going to starve.



## "All of us owe a lot to Bill's new baby"

A WHILE BACK, Bill, our shop foreman, dropped in to tell me about the new baby at their house.

One thing led to another and directly Bill was telling me he wanted to take out some life insurance. Asked me what kind he ought to buy.

I asked Bill how much insurance he already had—and you could have knocked me over with a feather when he told me none at all.

The next few days after I'd talked with Bill I made it a point to talk with our other employees. Much to my surprise I found that only 11 out of 21 employees carried any life insurance at all.

It seemed to me that men with big families in our own organization were skating on pretty thin ice. So I called in our

Travelers man right away. In no time at all, he set up a plan to provide every one of our people—executives included—with \$3000 of Life insurance protection. Now all of our employees are assured of a \$3000 estate, and the plan costs us about \$545.00 a year.

Now, more than ever—with personal savings hard to build up—your employees will appreciate the protection that a Travelers Employee or Group Life Insurance plan will bring to their homes, their families. You'll benefit in a business way—through employee good will and their freedom from worry—far beyond the small amount you

invest in this insurance.

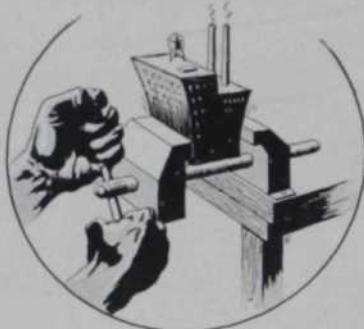
And the nationwide claims and service organization of The Travelers is your assurance that all matters pertaining to your plan will get prompt, personal attention.

ON ALL FORMS OF EMPLOYEE INSURANCE  
YOU WILL BE WELL SERVED BY

**THE TRAVELERS**

The Travelers Insurance Company, The Travelers Indemnity Company, The Travelers Fire Insurance Company, The Charter Oak Fire Insurance Company, Hartford 15, Connecticut. Serving the insurance public in the United States since 1864 and in Canada since 1865.

## Are the jaws of competition closing in on you?



Is your sales area gradually getting smaller and smaller? Is your market dwindling until demand is not keeping pace with your production? Are falling prices for your goods plus increasing transportation costs giving you concern? Are your competitors gradually picking off your best customers with faster deliveries and better service?

Possibly your plant location is not what it should be. Probably a factory or assembly plant or distributing warehouse in Tennessee within an expanding market would solve some of your problems. With a location in Tennessee you can serve both the southeast and the southwest overnight, and short hauls lessen your transportation costs. Here quick deliveries to satisfied customers are possible by truck fleets over a network of excellent highways and faster by railway and air express.

Why not investigate the advantages that may be yours with a Tennessee location? At least you will know the facts. Ask for specialized industrial location data. On your letterhead, please.

Industrial Section  
DIVISION OF STATE INFORMATION  
130 State Office Building  
Nashville 3, Tennessee

**TENNESSEE**  
Proven in both Production  
and Markets. . . .



### "Dollar shortage"

JUST before devaluation of the pound sterling and other world currencies Milo Perkins, who developed the popular food-stamp plan as surplus marketing administrator and who now is a foreign trade consultant in Washington, summed up the trouble abroad in these words before the Tea Association of the United States.

"The so-called 'dollar shortage' is a 'phony' in terms of semantics. What people in other lands are really saying when they use the phrase is this: that they want more of the goods which can be bought in the United States than they can afford—more than their own production permits them to buy."

"I've had a 'dollar shortage' in my personal affairs many times in my life. All it meant was that I was not earning enough to buy everything I wanted."

### Having a yardstick

ONE important point brought out in the recently completed joint study made by the Federal Reserve Bank of Boston and the New England Council, which covered industrial prospects in that region, was that many manufacturers felt they were doing better than the average for their industry, while as a matter of fact they were not. Alfred C. Neal, vice president of the bank and director of research, said:

"Almost three quarters of them believed that they had done as well as or better than their industry. These answers reflected wishful thinking to a considerable extent because more than two thirds of the manufacturers had no measure of sales for their industry against which they could gauge their own performance. In many cases these measures do exist but their existence is unknown to the manufacturer."

To meet this lack, the bank and the economic research committee

of the Council intend to provide the necessary yardsticks on sales, orders, inventories and the like. Meanwhile, it is likely that manufacturers in other industrial regions also enjoy some "blissful ignorance" of the same kind. It would probably prove surprising to learn how many of them have never heard of the *Survey of Current Business*, published by the U.S. Department of Commerce.

### War surplus memory

SOMETIMES it relieves anxiety over a business problem to recall how other fears in the past were proved unfounded. This thought occurs in reading a report of the War Assets Administration which sold or leased some \$26,000,000,000 of property.

After the war there was grave concern about how the sale of these huge surplus supplies would affect business. Estimates of the sums involved were hazy and some of them ranged up to the \$40,000,000,000 mark.

Now these vast quantities of product and property have been cleared out at about 27 cents on the dollar. The effect on business for the most part was negligible. In fact, war surplus supplied one brake against inflation.

Today's fears, therefore, may prove to be tomorrow's smile.

### Innovations for retailing

EVEN before the war shortages were over, the public was made aware of the face-lifting and streamlining being done by retail stores. Now this trend is in full swing and greater innovations are promised.

As Malcom P. McNair, professor of marketing at the Harvard Graduate School of Business Administration, explains in his annual report on store operating results, self-service seemed only an orphan brain child of Clarence Saunders

some 20 years ago. The food chains were sure their customers did not want self-service. Then came the supermarket.

Numerous mechanical developments more or less applicable to retail distribution have now been incubating for some 25 years, Professor McNair notes. These include not only developments in vending machines, but innovations in merchandise handling, record-keeping, packaging and display.

"After such a period of incubation," he adds, "it is reasonable to assume, from the analogy of industrial history, that these new developments will come with a rush when the time is ripe. And today labor conditions in retail distribution are making the time ripe."

#### Mass credit helped

IT MAY be one of those "chicken and egg" questions but instalment finance companies are quite sure that they had a hand in the development of mass production and distribution in this country.

Alexander E. Duncan, board chairman of the Commercial Credit Company, calls the credit financing business "the connecting link between mass production and mass consumption of automobiles and other articles sold on the credit plan."

The purchase of automobile time-payment paper, he recalled in a recent speech, was started in 1913 by L. F. Weaver, a dealer in San Francisco. Some of the contributions of the finance companies are listed as follows by Duncan:

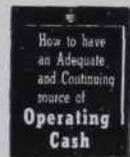
"They have enabled distributors and dealers to accumulate inventories during the dull season for prompt deliveries during the busy season. They have brought about year-round instead of seasonal factory production, thereby eliminating former periodic shutdowns and stabilizing costs and labor conditions. The resulting reduction of costs and selling prices and improvement of product, together with prompt deliveries, greatly increased the number of buyers.

"The reduction in the retail price far exceeded the small extra cost of buying automobiles and other articles on the time-payment plan."

#### The British teapot

ANOTHER "industrial revolution" is in the making in England. Under the stress of having to reduce costs in order to get prices down to levels where more sales can be made to

If your business  
can put more cash  
to work at a profit  
it will pay you  
to know the facts  
about our Commercial  
Financing Plan.  
This timely book  
gives you these facts.



"How to Have an Adequate and Continuing Source of Operating Cash" explains how Commercial Credit's plan gives your company Substantially More Cash . . . under a Continuing Arrangement that is simple, quick, confidential. It does not change your accounting methods, disturb your relations with customers, interfere with management or dilute control.

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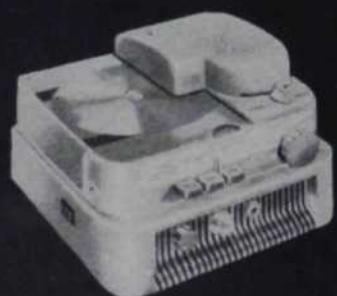
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*Electronic*  
**SOUNDWRITER**



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does for us! In addition to taking dictation, instructions and reports, it records both ends of the Boss' important telephone conversations, takes down every word at meetings and conferences and saves half the time and manpower in taking inventories. And because the Audograph is so light and compact, the Boss often takes it with him on business trips . . . uses it on trains, planes and even in his car . . . and mails the unbreakable plastic disc records to me for transcription.



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- ★ FUNCTIONAL BEAUTY — Its streamlined, aluminum case conceals rugged durability. Operates anywhere, anyway — even upside down.
- ★ DIAL PLACE-FINDING — Dial to any word of your previous dictation quickly, surely, accurately — like tuning a radio.
- ★ TRAFFIC-LIGHT INDEX for secretaries — Insures speed with effortless accuracy, letter-perfect detail . . . right the first time.
- ★ SYNCHRO-ROLLER DRIVE — No turn-table, no mandrels, no recording or listening arms. Move one lever — Audograph does the rest.
- ★ NEW RECORDS FOR OLD — Gray's Voiceraser service saves real money! Audograph discs can be reused up to 50 times.

hard-currency countries, British manufacturers are pushing "productivity" measures to gain higher output per worker.

Some of the results are astonishing enough to impress even the more phlegmatic industrialists. Thus, one precision mining equipment company jumped its output per worker by 216 per cent. Time and motion studies are proving their worth.

Pay incentives are playing their part. For example that British household essential, the teapot, was put on a conveyor-line system in one plant and a group bonus introduced. Output went up 20 per cent, production 26 per cent, scrap down 27 per cent and the cost per pot down 12 per cent.

### Company papers

WHEN the Southern California Industrial Editors Association holds its next contest to find out what results the 2,000 company editors of the country can claim for their publications in actual facts and figures, there are going to be more entries.

As *Stet*, the magazine for house organ editors, reports it, there were only 60 contestants this year. Several editors explained what the trouble probably was. They had failed to assess "aims" except in the general terms of improved employee morale. Or else they kept no record of facts and figures on the results of their publishing efforts and were thereby disqualified for the contest.

The winning editors could show improved safety records, increased flow and quality of employee suggestions, reduced turnover and other benefits. First prize went to the *Pullman News* (A. E. Greco, editor) which spearheaded a sales drive that brought in \$2,600,000 more revenue.

With industrial budgets being trimmed, some company editors are walking on thin ice, but not those who can show results which this contest revealed.

### In the public service

THE SWING from a seller's to a buyer's market has not affected public service advertising, as some authorities imagined might happen. This is the advertising you see or hear that supports U. S. Savings Bonds, Community Chests, the Red Cross and other worthy services in donated space or radio-television time.

The Advertising Council, with the top agency, publisher and



FOR DESCRIPTIVE LITERATURE PLEASE WRITE YOUR NAME & ADDRESS IN MARGIN — MAIL TO —  
 THE GRAY MANUFACTURING COMPANY • HARTFORD 1, CONNECTICUT  
Originators of the Pay Station Telephone • Est. 1891 • W. E. DITMARS, President

broadcasting associations as constituent organizations, is in its eighth year. It reports a growing interest in public service campaigns on the part of media and advertisers.

In spite of sharper competition, the Council revealed in its annual report recently that the campaigns which it directs have received support by all media "in almost astronomical proportions."

Newspapers in the year to March, 1949, jumped their Council ads by 110 per cent. The bond campaign in magazines ran monthly in 1,100 publications with a total circulation of 180,000,000—the biggest thing in magazine history. Even the comics lent a hand. The National Comics Group with a circulation of 10,000,000 carried a full-page message in cartoon form each month in its 32 magazines.

### The last three feet

MANUFACTURERS whose goods are sold to retail stores are oiling up the rusty spots in their sales training and showing more interest in what happens in the "last three feet." This is the retail sales counter where a sale is won or lost depending on how the sales clerk manages her transaction.

So there has been a veritable flood of company pamphlets aimed at teaching the retail clerk about the product. And to this information the wise manufacturer is adding brief and simple instruction on how to make the sale.

If his own sales staff is a bit new or rusty, the manufacturer concludes that there must be even more newness or rust behind the retail counters.

### On the road

IF YOU are the average motorist then a little more than half your trouble on the road will come from three sources—tires, battery and ignition. These accounted for better than half the difficulties last year as reported by 16,000 garages under contract to give emergency service to American Automobile Association members.

Since 1944, tire trouble has dropped from 29.8 to 21.3 per cent of all road breakdowns and faulty ignition from 15.6 to 10.8. Battery failure, however, has jumped from 15.2 to 19.8.

The motoring population is not too absent-minded, the figures indicate, because only 3.3 per cent of the breakdowns were labeled "out of gas." But better give a thought to getting that "new bus"

# How to ACCOUNT for a HAPPY ENDING ...every month!



Even at the end of the month, there is no peak load to keep this young lady working late\*. *The Trial Balance agrees with the General Ledger Accounts Receivable Control.*

Why?

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And, it automatically proved the accuracy of each posting...the instant it was completed.

With this low-cost Underwood Sundstrand machine, this operator posts the Customer's Statement and Ledger Account and prepares the Daily Journal...all in the same operation.

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jobs which are done quickly, with absolute accuracy.

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\*A happy ending justifies a happy smile. She completed her month-end work promptly and accurately. Not only was a Trial Balance obtained as a by-product of transferring the account balances to the Customers' New Statements, but the Age Analysis was also completed.....all in the same operation on this Model A Underwood Sundstrand Accounting Machine.



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Come to South Carolina where laws are sensible, government is stable and employees are cooperative and highly productive. Come to South Carolina where you are wanted... where you'll find cooperation all the way from the average citizen to the Capitol in every community.

Come where nature, too, is cooperative with a health-protecting, cost-reducing climate and a wealth of good water. Come here to profit from nearness to raw materials and major markets. See how well above average our land, sea and air transportation facilities are. Enjoy the assurance of abundant power. Tell us your requirements, in confidence if you wish, and let us tell you how much we have of what you want. Write Box 927, wire or telephone (L. D. 94, Columbia).

L. W. Bishop, Director  
Research, Planning & Development Board  
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*South Carolina*

WHERE RESOURCES AND MARKETS MEET

if you are trying to make the old one last a little longer. Breakdowns last year totaled 40,566,000 or a third more than the 30,703,000 of 1944.

### Diesels gaining

ADDED to the other problems of the bituminous coal industry is the swing to diesel power by the country's railroads. Last year some 1,397 diesel-electric locomotives were installed as against 86 steam units.

Diesel power still has a long way to go to catch up with coal. Of the 41,822 locomotives in service at the end of 1948 on Class I railroads, only 8,086 were diesels. But the railroad industry also reported that nearly as much new equipment was on order at the beginning of this year as had been installed in 1948. At the recent steam-diesel ratio, another sharp climb for oil is indicated.

The railroads last year consumed 23 per cent of the soft coal production for a total value of almost \$500,000,000. The hope of the coal industry is that a powdered fuel will check the trend to oil.

### What a shim is

SUPPOSE you worked in a shim factory. We rather imagine you would grow tired of answering the question, "What in the world is a shim?"

Well that's what the Laminated Shim Company, Inc., of Glenbrook, Conn., thought and then decided it was about time to enlighten their neighbors in the Stamford territory. So they took a little radio time on the local station to tell the community what 84 fellow citizens do in the factory.

So here's what a shim is: It's an industrial way of folding up some paper to put under the short leg of a table—a simple way to make small, accurate adjustments. For industry the laminated shims are made of brass or steel and they are used a lot in machinery to space out where needed.



# MANAGEMENT'S *Washington* LETTER

► A POWERFUL POLITICAL machine is wrapping up a pretty package for American voters.

Its Democratic makers are stuffing it with vote-gathering attractions—even though elections are a year away.

Campaign to sell it to U. S. voters has hearty, aggressive leadership of President Truman. It's his package, his program. Don't underestimate its appeal.

Package is designed to enlarge Democratic majorities in both houses of Congress, set up machinery that would sweep a Democrat into White House in 1952.

It promises a better world for all—except "special interests." It has direct money appeal to farmers, working men, housewives, small business, even teachers.

It has the tremendous advantage of being first out, in the lead, grabbing the affirmative—leaving opposition the job of negating it.

President has appealed to Americans' fancy for a rosy future by talking of a \$300,000,000,000 national income, of every \$2,000 a year family getting twice that much.

He has established Democratic party as the farmers' friend, not with just one farm-price-support program, but two—and he's given the opposition the task of saying that either one would cost too much, would break the nation.

If you don't like Anderson plan, there's the Brannan plan which will be brought up again next session so that its many appeals may be well aired.

It offers government checks to farmers, lower food prices at stores (but higher taxes) to housewives, cheaper food to unions with the implication that someone else would pay the difference.

President Truman is only top-level political figure promising organized labor relief from legislation. Working man may not understand Taft-Hartley, but he likes the idea of getting rid of rules that might check his desires.

The President—and his party—gets credit for pensions while the companies pay the bill. For company-financed pensions now are popularly tied to President's steel fact-finding board.

Huge budget is explained away by Russia's possession of atom-bomb, which blew down, among other things, the op-

position to big military expenditures.

In the package is an aid to education bill with provisions for teachers' pay.

Suggestion that small business somehow would do better under Democrats is carried in Administration's attacks on monopolies, on bigness as such.

The President already has taken the thunder away from his "welfare state" attackers by pointing out that the preamble to the Constitution states clearly that one of its purposes is to "promote the general welfare."

Altogether, that adds up to a pretty impressive package, with elections still a year away.

You'll hear much more of it, bouncing for months off the world's greatest sounding board—the walls of Congress.

► REPUBLICAN SENATE in 1950 election is arithmetically—but not practically—possible.

Democrats now hold 52 seats, G.O.P. has 44. Which means Republicans would have to hold all they have and gain five more seats to get scant majority.

Coming up for re-election are 13 Republicans, 19 Democrats. But 10 of the Democrats are from the solid South. That leaves only nine the Republicans possibly could take away.

Unions already have opened campaigns to defeat at least nine Republicans.

There's a good chance that four or five will fail to win re-election.

Best bet: Republicans will lose, not gain seats in Senate next year.

Republican possibilities in House look better than in Senate.

So worst the Administration is likely to have is a split Congress when 1952 presidential campaign rolls around.

► WHERE DOES President Truman get those ideas about a coming economic Utopia?

Where does he find such notions as a \$300,000,000,000 national income, every man now working for \$2,000 a year getting twice that much?

He could find them by looking—as evidently he has—into the studies of highly qualified researchers, nonpolitical men financed by industry to study the future of this country.

In the J. Frederic Dewhurst report of the Twentieth Century Fund, for example, or in the writings of Harold G. Moulton,

# MANAGEMENT'S *Washington* LETTER

president of Brookings Institution.

Or he could simply look at America's history and project past progress into the future.

Dewhurst found that during 35 years ending in 1944 the national income more than tripled—even after allowance for dollar shrinkage.

Disposable income rose to 2½ times the 1910 level. Consumer expenditures doubled.

Project these rises forward and you see an ever-rising economy.

Looking far ahead, Moulton expects total U. S. expenditures 100 years from now 16 times more than they are today.

Truman turned the economic thinking of men like these into 1950 political appeals—first.

## ► GET READY to defend your quantity discount practices.

Federal Trade Commission last month issued a "draft rule" which tells rubber companies that:

Regardless of the size of the order, no quantity discount may be larger than that offered on a 20,000 pound carload of replacement tires or tubes.

Commission gave industry until Nov. 18 to argue, or suggest other rules.

After that commission will weigh testimony, decide on final regulation.

Procedure is new to FTC. It's based on Robinson-Patman Act price discrimination sections.

Action followed complaints of small tire dealers that larger outlets got greater discounts, were selling tires at about same level as small dealers' cost.

FTC investigators pored over 1947 discount schedules of 21 rubber manufacturers, reported variation of 30.5 per cent in passenger-car tire prices to dealers, 38 per cent in truck tires.

While FTC's "draft rule" would apply only to replacement tire industry, here's point for you to keep in mind:

It suggests FTC's current thinking on all quantity discounts, indicates receptive attitude toward complaints from other small dealers in other lines.

## ► LEADERS OF U. S. industry are being asked to pick their own punishment.

House judiciary subcommittee headed by Representative Celler of New York has

invited scores of industrialists to testify in its exploration into alleged monopoly and concentration of power.

Here are first two questions on subcommittee's schedule of subjects for hearing:

Should fines be increased? Is legislation on jail sentences desirable?

Hearings are to run through November, into December.

Invitational hearings in July and August brought forth views of New Dealers, lawyers, union economists, but few representatives of business.

Celler's conclusion: "The testimony, when reviewed as a whole...reveals a considerable amount of disrespect for size as such, a matter of vital importance in the consideration of measures recommended for restraining concentration and monopoly power."

Now Celler's aiming for bigger names, more public attention.

If both don't come forth, he plans legislation to be introduced in January boosting antitrust violation fines from \$5,000 to \$50,000, increasing other penalties.

Hearings on legislative proposals might bring more, bigger witnesses than exploratory committee session.

Note: Jail sentences provided in existing antitrust laws have been invoked only twice since 1890.

## ► YOU CAN EXPECT lower rail freight rates—on some cargoes.

So if rates on rails have increased to extent that you're thinking of trying another form of transportation, wait a minute.

Just call the man up. A railroad man will be there to bargain.

At least that's usual pattern under current circumstances.

Regulatory bodies grant increases across the board. Then rail-check carefully to see where lower rates encourage traffic, make adjustment to hold—or get back—the business.

Rail men defend present rate authorizations by pointing out that rise is smaller than general price increase.

Therefore, they add, freight is smaller part of over-all product cost than before war.

## ► THERE'S A NEW kind of shopper making the rounds. He (or she) is shopping for credit.

One large eastern time-payment store took 150 television orders in a week, turned down 57 of them because of poor credit ratings.

"But that doesn't mean those people

won't buy television on credit," store's operator observes.

"They've been sold on television. They want it. They'll keep looking until they find someone who will give them time payments.

"And in most cases the stores that give them credit will get stuck. We specialize in credit business. We don't turn down any we think is good."

Credit takes place of price cuts in many lines.

Buyers show more interest in down payment, monthly payment size than in price. That's brought rash of "no down payment, three years to pay" ads from auto dealers, heavy-appliance stores.

It's also boosted outstanding installment credit to \$9,613,000,000—a new high. Credit outstanding against automobiles rose \$157,000,000 in one month.

► RUBBER QUOTATIONS show how quickly government intervention in business may be translated into prices.

Dollar-hungry British wanted U. S. mandatory synthetic-rubber use cut by 100,000 tons annually (almost in half) to increase demand for the Empire's natural rubber.

State Department approved. Price of natural rubber went from 16 to 18½ cents a pound. That's a 16 per cent rise.

But Munitions Board objected, maintained synthetic production is necessary to keep up war-built synthetic rubber industry.

Commerce Department compromised, issued order with effect of reducing synthetic requirement by 57,000 tons.

Price of natural fell from 18½ cents back to 16.

► RECIPROCAL FOREIGN trade deals aren't so reciprocal in many instances, U. S. traders find.

Trade Agreements Act authorizes Administration to adjust tariff on American imports when similar concessions are granted on U. S.-made goods.

But some overseas countries negotiate such adjustments, then offset them with controls that limit number of U. S. units they'll take.

Effect is to give them advantage of lower prices, therefore larger markets, for foreign-made goods in the U. S. without having to take any more U. S. goods in return.

Note: Don't overlook price-fixing effect of Trade Agreements Act.

By lowering prices on imports, Government may set up competition that forces adjustments on domestic goods.

Watch these trade agreements on re-

# MANAGEMENT'S *Washington* LETTER

lated goods, as well as those you carry. Cheaper wool imports, for example, will affect prices on other textiles.

## ► ARE YOU GETTING what you're worth?

Period is coming when many men operating businesses will wonder.

Take, for example, man who has \$160,-000 invested in auto agency. His income this year will be half that in 1948. And next year he'll be lucky if he takes home \$10,000. If he does that, he'll be working for nothing.

Common stocks, no more risky than most smaller businesses, would pay him that much if he sold out, invested his capital. So he should get \$10,000 return on his investment, plus that much (at least) for operating the business.

If he doesn't he's working for nothing or getting nothing for his money.

► U. S. CHAMBER, local chambers throughout the country will aid ECA campaign to spread foreign sales information among smaller business men.

Agency plans to educate business men on ECA opportunities by funneling information to them through local chambers, banks, boards of trade.

These will offer counseling service to business men, help them determine if they can participate, and if so—how.

► BRIEFS: London cabbies are asking for their first fare raise since 1933.... Dairymen show sharp interest in new fresh milk canning process. It might even up seasonal supply, cut cost of putting milk on your doorstep....U. S. airline is reported dickering for fleet of British-built jet airliners....Department stores in 19 cities have pooled credit plate issuance to cut costs, make downtown shopping a mite easier. Plates are good in all cooperating stores....Economists, like doctors and lawyers, look back to see what's ahead. Many see commodity price peaks—followed by deep drops—in 1815, 1864, 1920 and 1948....Who said "world's second greatest power"? United Nations cost assessments are made on an ability-to-pay basis. So U. S. pays 39.79 per cent. Russia pays 6.34 per cent. Now U. S. wants a re-deal. But Russia probably will veto it.

"Smart management here—  
this new machine will  
save time for  
everybody!"



### NATIONAL MECHANIZED ACCOUNTING SAVES MONEY BECAUSE IT SAVES TIME.\*

This National Window Posting Machine saves money for everybody. Serves customers faster. Simplifies the operator's work. Eliminates all back-office posting.

There's a National for every accounting need. The time and money saved quickly returns the entire purchase price—then goes on returning a profit through lower operating costs.

As everyone knows, you must sometimes spend money to make money. But smart management knows that a capital investment to *reduce expense* is as important as one to increase business.

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# TRENDS



## OF NATION'S BUSINESS

### The State of the Nation

**G**REAT BRITAIN, where this particular editorial is being written, is as perfect an example of an unrestrained political democracy as the human race is ever likely to develop.

So far as the will of the majority can be made effective by the machinery of representative government, that majority will controls in Britain. There is no effective check of any kind on governmental decisions approved by the party which can muster most votes in the House of Commons—at present, the Labor party.

Like our Congress, the British Parliament is divided into two legislative bodies. But the House of Lords, which once spoke effectively for a class-conscious aristocracy, and for the Established Church, has gradually been deprived of nearly all its former political power. This "upper chamber" can still delay, but can no longer prevent, enactment of legislation approved by the House of Commons. Even the remnant of obstructionist capacity still allowed the House of Lords is now in process of being further curtailed. Though its members may still wear robes and ermine as they sit in stately dignity, the actual political power of any peer is incomparably less than that of the most backwoods member of the U. S. Senate.

So the House of Lords has no real control over British legislation. And the king, who has long been merely a political figurehead, possesses no veto power. True, the king's assent must still be obtained before a bill enacted by Parliament becomes the law of the land, but this is now pure formality. It is well over two centuries since any

English monarch has even attempted to withhold the royal approval in respect to Acts of Parliament. In fact, if not in theory, legislation becomes law in Great Britain as soon as a bill has had its third reading in the House of Commons.

No British Court, moreover, is empowered to question the constitutionality of laws that are passed by Parliament. Every law that is adopted, whether it provides free transportation for children going to school, or whether it provides for the nationalization of railroads, has equal constitutional authority. Britain has no counterpart for our Supreme Court, any more than for our Senate, our presidential veto, or for our whole structure of state governments.

\* \* \*

The mechanics of the British political system are thus thoroughly democratic, in the sense that they permit no effective obstacle to the exercise of the majority will, so far as that can be ascertained by free election of parliamentary representatives. Equally important is the fact that the spirit animating this system is also democratic.

The Labor Government, now well into its fifth year of office, has taken many arbitrary actions. The devaluation of British currency—by more than 30 per cent in the dollar exchange rate—is only the latest illustration of what can be done by executive orders issued under the broadest sort of legislative mandate.

There have been other administrative edicts, involving search and seizure, which certainly en-

# TRENDS



## OF NATION'S BUSINESS

croach deeply on traditional areas of individual freedom. Some of these encroachments are admittedly designed to break down private enterprise and build a national socialist state.

Because the American taxpayer now contributes so heavily to British support there is a tendency in the United States to be sharply critical of Labor party policies that seem blatantly socialistic.

For as long as the Marshall plan and other eleemosynary devices continue, Americans undoubtedly have a right to voice their opinions on various eccentricities of the present British Government.

If he who pays the piper is restrained from calling the tune, it is at least permissible for him to comment on the character of the music.

But freedom to comment should also take into account one important fact that we are prone to overlook: The policy of the Labor Government conforms to what a clear majority of the British people seem to want. And if the majority is changing its mind about the over-all desirability of state planning, as a good many factors indicate, then this changed opinion can readily make itself manifest at the next general election, which cannot legally be deferred beyond the expiration of this Government's fifth year of office.

• • •

It would therefore seem desirable for American critics to go easy in condemnation of Britain's present domestic policies, and to spend time thus saved in reflection on the characteristics of a political system which evidently encourages policies that seem to us of dubious social value.

We acclaim "democracy." No word in the vocabulary is more frequently used to describe what we consider the ideal form of government. But there is something wrong here. For if we really believe in the democratic process it is illogical to condemn governmental excesses which are a direct result of the unhampered operation of the democratic process.

There is, of course, an explanation of the apparent inconsistency. It springs from our undiscriminating use of words. What Americans in general approve is social, and *not* political democracy. We are inherently opposed to the belief that one man is superior to another because of a large bank account, or a famous family name, or as a result of any other artificial circumstance. Indeed, much American criticism of English ways is traceable to the fact that, socially speaking, England is less democratic than America. Even today, with all the leveling that has taken place,

there is still more than a trace of "upper" and "lower" in English social life.

But the American faith in social equality does not imply absolute faith in political democracy, as our guarantees of individual liberty indicate. We fully realize that unqualified majority rule can easily become tyrannical, as it is definitely inclined to do in Britain now.

Indeed, the case for social, as opposed to political, democracy is based on a wholly different set of values. Social democracy asserts that the common humanity of men makes them essentially equal in the eyes of God. It tends to level up. Political democracy assumes that the desires of the average man should govern merely because he is average. This tends to level down. It follows that, in the long run, unqualified social democracy will tend to raise the level of the individual, while unqualified political democracy will tend to have exactly the opposite effect. That is the danger in our indiscriminating use of the word "democracy," suggesting that unrestricted majority rule automatically means social improvement.

• • •

The changes which have come to England with the triumph of political democracy there should be studied for more than economic reasons. Although the traditional English love of liberty, and fair-mindedness, restrains the dictation of omnipotent government, nevertheless England is becoming a strongly regimented country. It is controlled, with increasing repression of the individual, by a relatively small number of doctrinaire socialists who are able to command the duly elected majority of the House of Commons. And thus unbridled democracy, as Plato warned us centuries ago, moves toward dictatorship.

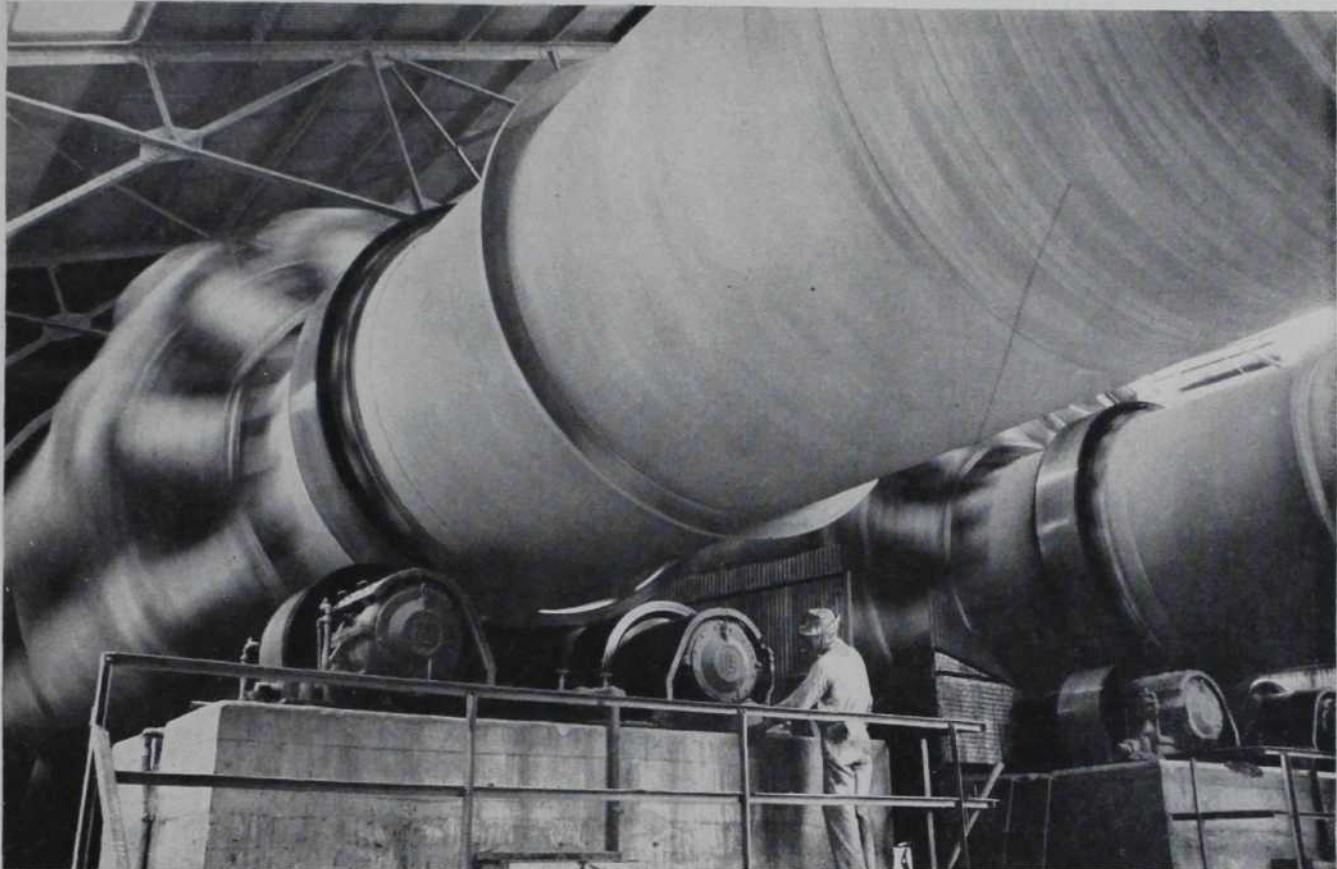
It is far too easy to say that this trend in Britain arises solely from war and postwar difficulties. To say that is to forget the painfully accurate predictions made long since by English philosophers like Herbert Spencer and Sir Henry Maine as political democracy marched toward its triumph in England.

Two world wars have been the occasion, rather than the cause, of the rise of administrative absolutism in Great Britain. And of course the complete absence of social democracy, in Victorian England, was a potent force in stimulating the triumph of political democracy there today.

Americans are supremely fortunate in that our inheritance of social democracy makes us less prone to be misled by the demagogic lures of political democracy. In Britain there was excuse for the belief of the "lower classes" that absolute majority rule would bring them the social equality they craved. But a people who started with faith in social equality are not likely to make the same mistake, provided they give the subject the thought it deserves.

—FELIX MORLEY

# CEMENT COMES FROM COAL-BURNING FURNACES— —with a new twist!



Rotary Kilns at The Lawrence Portland Cement Company's Plant, Northampton, Pa.

Photograph by William Vandivert

**Cement, the "plastic" wonder of construction engineers,** is a good part *coal!* For it is coal heat swirling down these block-long rotary "furnaces"—that fuses the ingredients of cement into "clinker," and winds up as a vital part of the concrete highway you drive on, the sidewalks you use, and the foundation of the home you live in.

By pulverizing coal, mixing it with huge amounts of air, and blowing it into specially designed furnaces, modern combustion engineers are getting amazing new efficiency from coal. In the cement industry, for example, it is now possible to produce a barrel of cement from as little as 65 pounds of coal. In the most modern public utility plants today, it takes less than a pound of coal to create a kilowatt of electricity.

For such needs, modern coal mines produce "prescription coals"—coal constant in specified chemical values, in size, in moisture content. The bituminous coal industry can deliver such special coals, thanks to constant investment in new mines, new mining methods, and above all, modern coal preparation plants. And that progressive program continues to be carried out at a rate that calls for an expenditure of more than a billion dollars in the space of five years.

**Coal Mine Production Efficiency** matches the progressive developments in the industries which coal serves. Modern mines are so mechanized that today's miner—making higher hourly earnings than are paid by any other major industry—can out-produce miners of all other nations, thanks to the machines which research has developed and progressive mine management has installed. This same mechanization benefits coal's customers, too, for it enables modern mines to produce, in volume, coal suitable for highly specialized uses. In their giant, automatic preparation plants, coal is now washed free of loose impurities, graded for size, and even combined with coals from other seams to produce exactly what industry needs for most efficient, lowest cost power.

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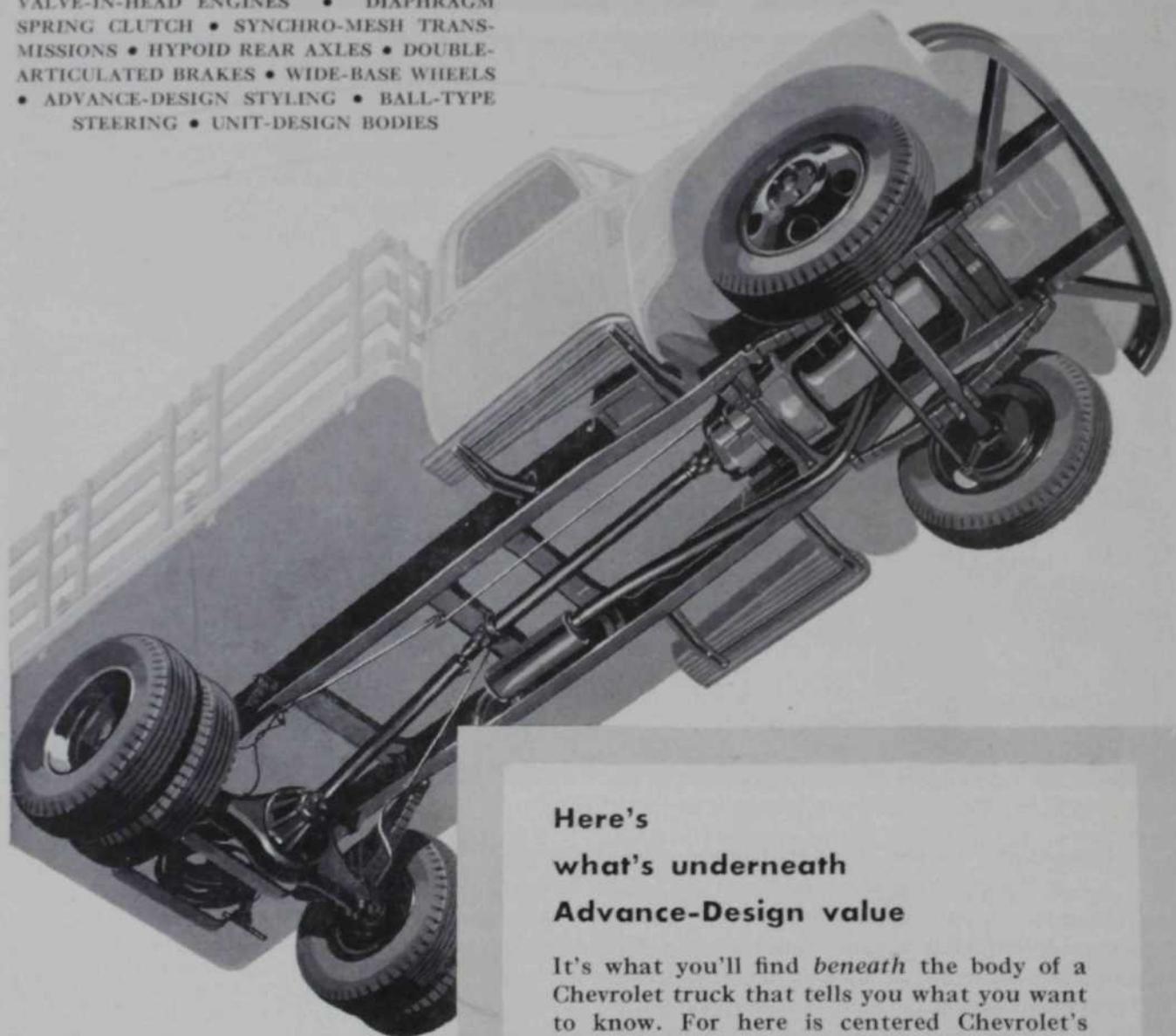
BITUMINOUS COAL...LIGHTS THE WAY...FUELS THE FIRES...POWERS THE PROGRESS OF AMERICA

# ADVANCE-DESIGN



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# The Month's Business Highlights

**B**USINESS is not booming the way it did in 1947, but it still is going strong and is on a much sounder basis. Inflation goes hand-in-hand with an oversized boom. It is easier to cope with deflationary forces than with the plague known as inflation. Demand no longer is greater than supply. Foreign currencies have been put on a realistic basis. The Federal Reserve no longer is pouring additional money into an inflationary situation. It no longer has to support the market for bonds. Market forces are being allowed to exert themselves.

With the passing of inflation, markets for goods no longer can be taken for granted. The art of selling must be relearned. Greatly increased productive capacity at home and increased imports foreshadow an intensity of competition never before known. Such a situation calls for hard work, high productivity, and many changes in traditional policies. It has been recognized since Henry Clay's day that "of all human powers operating on the affairs of men none is greater or more beneficial than is competition."

Americans do a better job of selling at home than they do abroad. Proficiency in the latter field must be stepped up. A good beginning would be to study the methods and strategy employed through the years by Germany. When everything is taken into account Germany has been the most effective salesman in the foreign field.

The statement frequently is heard that Americans know little about operating a creditor nation. There is evidence, however, that we are showing considerable aptitude in that field. In fact, there has been no case in history where a country has changed traditional policies more rapidly than has the United States. We backed devaluation which increases imports and diminishes exports. We have made gifts and loans that strengthen competitors. Reciprocal trade got a decisive vote of confidence. Perhaps our very lack of experience as a creditor country and as a world leader qualifies us for that role. We have a fresh approach. Policies can be based on present understanding and present conditions.

Although the devaluation of foreign currencies is deflationary as far as the United States is concerned, we benefit because it will help other nations to recover. In effect, the pound was devalued long ago. The effort to maintain an unrealistic official rate retarded business. No econ-



omy can go around on stilts very long.

It is impossible for the United States to continue to be the only prosperous country. The world must be put in shape to function or our prosperity will be short lived.

The British are now paying 44 per cent more in sterling for the American goods they buy. That is, they are paying 29 shillings for what they had been paying 20 shillings. On sales to the United States they receive 30.5 per cent less than before devaluation. The economic effect of devaluation depends, however, on the firmness of the price structures in both the United Kingdom and in the United States. Devaluation has swept away an artificial value and has opened new opportunities for the British to sell in the American and other markets. It provides an incentive to sell in dollar areas, whereas before, the more natural thing to do was to sell in soft-currency countries. On the surface this does not seem to be in the interest of the United States, but it is very important for our business to have the United Kingdom's dollar receipts and payments in balance. Devaluation can be effective if British labor unions have vision enough to increase productivity and withhold demands for wage increases. A wave of strikes could nullify the benefits of devaluation.

The new pound already is having some effect on American business. Exports for the next few months seem likely to decline. Imports may not increase at once because it takes time to expand market facilities. The necessary adjustments will be particularly painful in the United Kingdom, but it is believed the British people have the tenacity to undergo them. They will grouse and grumble but only to the extent necessary to blow off steam. It is going to take more than devaluation and the elimination of the rich to allow a higher standard of living for the 45,000,000 people in England and Scotland. They have to produce more at less cost. In fact, that is the crucial problem facing every country.

Devaluation is not a fundamental remedy for a country's difficulties. It should not be used frequently or lightly because devaluation is an overall measure. It affects all commodities. The market position of different commodities varies widely. Some foreign interests wanted the United States to revalue the dollar upward in order that many countries would not have to devalue. There

again an over-all measure would not take into account the degree of adjustment needed in different countries. It is better to have each country devalue its own currency on the basis of its actual value.

There also would be administrative difficulties in revaluing the dollar upward. Either the price of gold would have to be reduced or the gold content of the dollar increased. If the price of gold were reduced, the United States would have to go into the market for more gold to cover the gold certificates held by the Federal Reserve Banks. An alternative would be a change in the law which now requires 100 per cent gold backing for the gold certificates. That legislation would be hard to get.

Strikes have taken the place of inflation as the No. 1 threat to our economy. Other prospects favor a continuance of sound business activity. Inventories are down. Income is holding up well. High-level production is necessary to meet demand. When strikes interfere with production, directly and indirectly, income is reduced and activity declines. It usually takes a long time for public opinion to build up to the point where it brings about legislative action but strikes in recent months have interfered so decidedly with the public interest that the pressure for legislation that will amount to compulsory arbitration has greatly increased. The threat to the welfare of little business and of workers outside the big unions is so great that the demand for legislation comes from sources which have influence with Congress. The public does not like monopoly in labor unions any more than it does in business. The situation is building up to the point where the issue in the congressional elections may be the extent to which the Taft-Hartley law is strengthened rather than the repeal of that statute.

• • •

It is in the public interest for a cabinet officer to get out of the atmosphere of Washington and rub elbows in other than government circles. Charles Sawyer, the Secretary of Commerce, did this recently in a series of excursions into different sections to "investigate" the business situation. "Investigate" was not the right word. A Cabinet officer does not have the time or the training to investigate. That is done by specialists on his staff. The Cabinet officer benefits from conferences with people who operate businesses and they in turn are given an opportunity to talk with an official who has a voice in shaping government policies that affect business. Secretary Sawyer held five conferences daily in each of the

cities visited. He wore down those who accompanied him.

The spread between the prices paid by farmers for supplies and the prices they receive for their products continues to widen as the year ends. The parity ratio is back to the levels that prevailed before Pearl Harbor, but it still is far above the average of the 30's. In November, 1941, the parity ratio was 98. In 1932 it fell to 50. The high point was October, 1946, when it went to 133.

During the first eight months of 1949 weekly statistics of department store sales were conspicuous because of the large proportion of minus signs. Since Sept. 1 plus signs have been much more in evidence. While the trend was downward, total retail sales during the first eight months showed little change over the same period of the previous year. Increases in some durable goods offset declines in most nondurables.

The reason mining held up so well during the period that metal prices were declining was the fact that the smelters had previously been having difficulty in maintaining reserves. When demand slowed down they built up inventories.

• • •

A significant development of the times is the progress that has been made by the public in economic education. The use of the terminology of economics has become widespread but more than that, there has been a great advance in general understanding of the science which deals with the conditions and laws affecting the production, distribution and consumption of wealth. More abstractly it is the science of the material means of satisfying human desires. Education in that field is an important step toward acting wisely upon the implications of economic developments.

"Semantics" sounds like a 75 cent word, but the science of the significance of words should not be underrated because words constitute the channel to human minds which control behavior.

Since the beginning of 1946 nearly \$60,000,000 has been spent in transforming blueprints into buildings. The year has seen a decline in industrial, commercial and privately financed residential construction, but the difference has been made up by public outlays. Three fourths of the expenditures for public construction were for state and local projects. Residential needs, according to government estimates, will total 6,000,000 units by 1960. A remarkable feature of the building program is that present volume can be attained in the face of costs two and one-half times greater than prewar.

The banking system has a strong pulse these days. A large proportion of assets are in liquid or riskless form. Loans are at nearly record volume. Nearly two thirds of the assets of commercial banks are in cash and government securities.

—PAUL WOOTON



## Pipeline Men Call it **THE TOUGHEST INCH**

The Big Inch and Little Big Inch are much longer. Other pipelines have more "inches" of diameter. But none has been tougher to build than the Columbia Gas System's "Toughest Inch". Rugged men and massive machinery are fighting the mountains and rocks and rivers of West Virginia to lay this giant steel tube from near Charleston, W. Va., to Rockville, Maryland. The results will be well worth the battle.

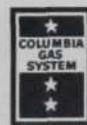
When completed next year, this line will help meet the increasing demands for natural gas in the nation's capital. In Baltimore, more than a quarter million families will gain for the first time the advantages of the cleanest, most convenient, most economical of all standard fuels.

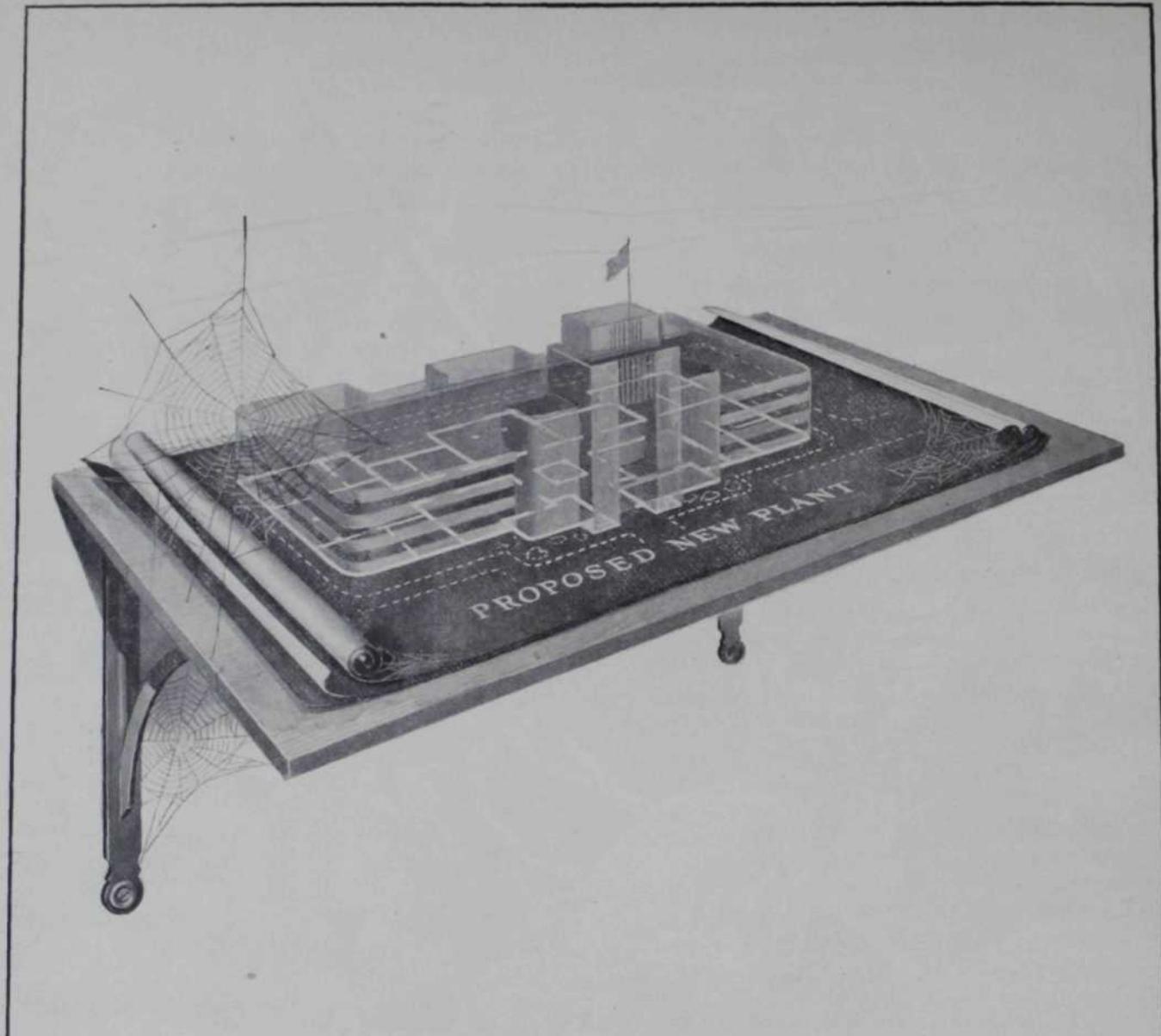
This is a rugged project. But it is typical of American engineering, continually working to advance the country's living standards. The Toughest Inch is a typical Columbia Gas System effort, too—characteristic of the natural gas industry's desire to serve more people with more of nature's best and most wanted fuel.

*This year, The Columbia Gas System, Inc., Columbia Engineering Corporation and 18 operating subsidiaries will distribute more than 250 billion cubic feet of gas to customers in seven states and the District of Columbia.*

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On the South's unique combination of climate, manpower, natural resources, and expanding markets, they're building bright futures today in a fast-growing land. Your factory can, too.

"Look Ahead—Look South!"

*Ernest E. Morris*

President



### **SOUTHERN RAILWAY SYSTEM**

*The Southern Serves the South*

# Washington Scenes



**H**IS Imperial Majesty, the Shah of Iran, soon will join the trek to this world capital. He will travel from his ancient land in President Truman's own plane, the Independence, and will be a guest of the nation.

The Shah's visit, part of a never-ending parade of foreign leaders to Washington, helps to dramatize the American giant's role in this fateful period.

Also because of Russia's abortive land grab in Iran in 1946, it serves to bring into perspective United States foreign policy.

Mohammed Riza Pahlavi, to give the young monarch's full name, is described as a ruler with progressive ideas. After he and Mr. Truman have talked over affairs of state, he will tour the country to study American farming and industrial methods. Thus, on his return to Iran, he will have a first hand knowledge of what might be accomplished for his country under Point Four.

Iran, known until 1925 as Persia, is rich in oil. It also has deposits of coal, copper, lead, iron and other minerals. However, these have been little developed. The country also has a fertile soil, but there is an acute need for irrigation to make it bloom. The wooden plow still is widely used in this land that long ago, under Cyrus and Darius, was tops in the world.

The average American may have trouble grasping its significance in the modern world. The Truman Doctrine, the Marshall plan, the North Atlantic Pact, Point Four have followed each other so rapidly that before the citizen fully understands one he is confronted by another.

There is more to come, much more. It will have to do largely with economics. To a great extent it will flow from the so-called "dollar talks" held here in September by the representatives of the United States, Canada and Great Britain. It will come gradually and may not be very dramatic.

The joint statement given out at the end of the Anglo-Canadian-American conference was highly technical and not very illuminating. It merely disclosed that the United States and Canada intended to back up Britain in her efforts to earn her way in the world.

Nevertheless, at least one Iron Curtain diplomat in Washington—representative of one of Russia's satellites—was much excited by the communiqué. He confided to a newspaperman, off the record, that Moscow would certainly adjudge

the outcome to be the most important action taken by the West since 1945.

Why would this be? The answer probably is to be found in Stalin's long-cherished hope for a Britain in bankruptcy and a consequent "bust" all along the line in the non-Soviet world.

What happened in September was that the United States recognized formally that it simply could not permit a collapse of Great Britain, heart and nerve of the sterling area. It could not, our own statesmen said privately, because there could be no such thing as an American foreign policy without Britain and the sprawling British commonwealth of nations. Without them, they said, the United States would have to fall back into the role of hermit.

• • •

If the United States is to make good on its commitments, and if a knock-down and drag-out fight is to be averted at home, something of a revolution must take place in the thinking of Americans who are not yet converted to the Government's point of view. They will have to see the necessity for greater imports. They will have to be persuaded that the only way for other countries to get off Uncle Sam's back and onto their own feet is for the United States to buy from them and thus provide them with the dollars that they need to buy from us. This prospect of "foreign competition" is expected to raise a storm in Congress and among producers and workers who might be affected.

Administration officials regard this phase as one of the most difficult they have had to tackle in the field of foreign affairs. The first step, they believe, must be a campaign of education. Hence, the outlook is for a good many speeches by President Truman and members of his Cabinet, aimed at preparing the country for what lies ahead.

To return to the Shah of Iran, his country serves as a good starting point in any survey of American foreign policy in the postwar years. Big things are planned for the Middle-Eastern country. The Iranian Government has entered into a contract with Overseas Consultants, Inc., an American firm, and is starting on a \$650,000,000 development program to increase agricultural and industrial output by 200 per cent in the next seven years. Royalties from oil, which exceed \$50,000,000 a year, will meet part of the cost. Iran, it will be recalled, was involved in the first

great international crisis after V-J Day. This grew out of the Soviet Union's reluctance to pull its troops out of Iran, which was a warning that Stalin was out to grab off any real estate that was handy and that he could get away with.

Russia and Britain had occupied Iran in 1941 because of her oil, her strategic position as a crossroads of the world, and because of the presence of Nazi "tourists." The two powers pledged themselves to withdraw their troops not later than six months after the war. All this was before Pearl Harbor, and the United States therefore was not a party to the pledge.

Later on, however, at the Big Three meeting of Roosevelt, Stalin and Churchill at Tehran in 1943, the United States joined with the other two powers in a declaration that guaranteed Iran's sovereignty and territorial integrity. By this time, thousands of American soldiers were in Iran, their job being to move lend-lease shipments from the Persian Gulf to the Russian frontier.

The United States and Britain withdrew their forces well in advance of the agreed-upon deadline after the war. The Russians, however, reneged. They would not even permit the Iranian Government to send a column of troops into the province of Azerbaijan to put down a communist-inspired uprising, arguing that it might result in bloodshed.

James F. Byrnes, then Secretary of State, talked to Stalin about the matter when he flew to Moscow in the winter of 1945-46. He subsequently wrote several notes to the Kremlin, reminding the Soviet Government of its pledge and asking for an explanation. In the end, Byrnes became Iran's champion before the Security Council of the United Nations.

While the Security Council was investigating, Russia pulled her troops out of Iran. Thus the fledgling United Nations passed its first big test, and there was considerable rejoicing.

The incident was important, from the standpoint of American foreign policy, because it marked the beginning of what Byrnes called a policy of "patience and firmness" with respect to Russia. Great events were to flow from this policy.

Our own statesmen and strategists were never quite sure what Stalin had in mind in trying to drive a wedge into Iran. It was suspected, however, that he was after far more than oil—possibly control of Turkey and the Dardanelles and ultimate dominance of the whole Middle East.

A year later, this nightmare popped up again and resulted in an epochal American action. Great Britain, in desperate financial straits despite the loan of 1946, notified the United States

that it would have to halt its financial aid to Greece. Communist-led guerrillas were threatening to overthrow the Greek Government.

A communist victory, it was agreed here, would mean a puncture of the "democratic frontier" in Europe; would mean a flanking of Turkey and the Dardanelles by a Russian-dominated Greece, and might mean expansion of Russian influence all the way across the Middle East to the borders of India.

President Truman, at this critical juncture, asked Congress for \$300,000,000 for Greece and \$100,000,000 for Turkey. It was a sensational and historic speech, and not altogether because it threw American support behind these two countries. It laid down the doctrine that the United States would oppose communist aggression wherever it appeared outside the Soviet sphere.

The events that followed—the Marshall plan, with its outpouring of billions; the Atlantic Pact, bringing together 350,000,000 people in the greatest peacetime alliance in history, and Point Four in Mr. Truman's Inaugural Address—are all closer to mind.

• • •

Sometimes members of Congress, even those who have gone along with the vast program, get impatient and become weary of the enormous expense. They would welcome a short cut. Some continue to appeal for a face-to-face talk between Mr. Truman and Premier Stalin, others call for a drastic showdown.

When the news came of an "atomic explosion" in Russia, for example, a few lawmakers suggested that the United States ought to launch a "preventive" attack on Russia, using our atomic bombs to blast her before she could get together a stockpile of her own and blast us.

There is no sympathy for this kind of talk in the White House or the State Department.

Even if there were, it is extremely doubtful that it would have much popular support. The average American probably feels much as Will Rogers felt when, some years ago, there was war talk in the air. Said the cowboy sage:

"Well, if there's any excuse for anybody fighting at this time, it's beyond me. The consensus is that 'so and so has got to fight so and so sooner or later.' Well, I believe that if I had to fight a man 'sooner or later,' I would fight him later—the later the better."

Secretary of State Acheson sees no sudden and dramatic solution of the bitter problems that confront the world. But that, he says, doesn't mean that they won't eventually be solved. To the extent that we cannot solve them today, he says, we must endure them; but we must never cease our efforts to overcome them step by step in hope of a more congenial world.

—EDWARD T. FOLLIARD



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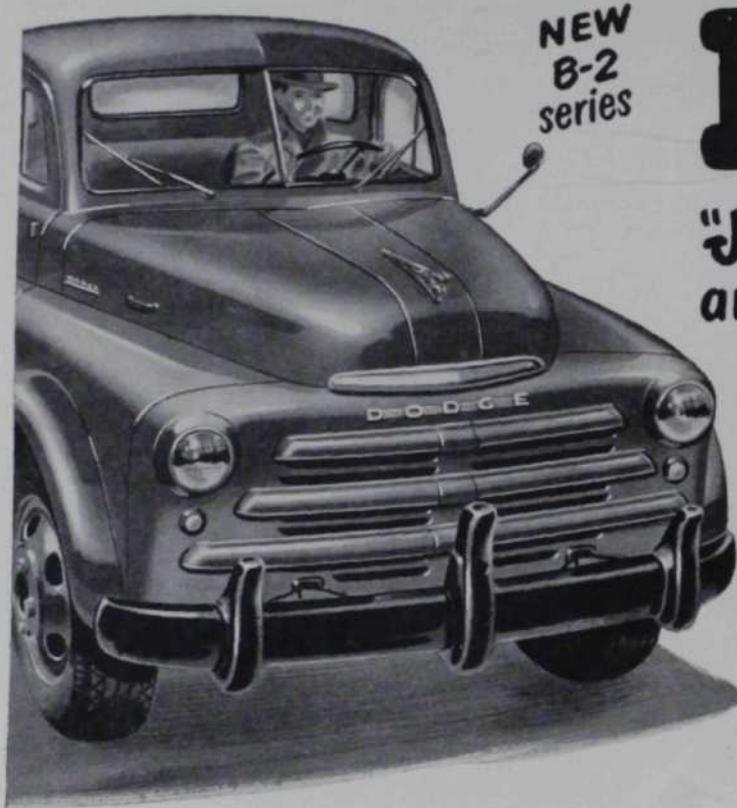
• Bell scientists *design*, we *produce* and telephone company people *operate* the equipment—all of us working together with one aim: Good telephone service for you at the lowest possible cost.

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**"Job-Rated" TRUCKS**  
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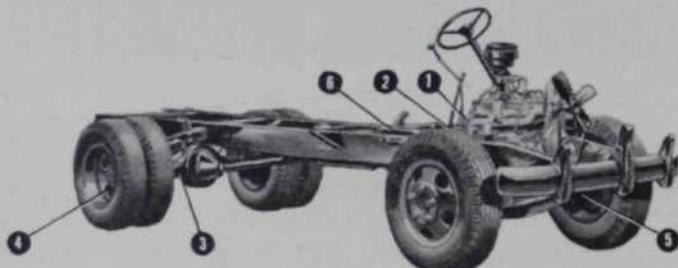
Read, on this page, why Dodge "Job-Rated" trucks offer you *extra* value.

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### Dodge "Job-Rated" Chassis Features



**1. SUPER-FRICTION CLUTCHES.**  
Large frictional areas. "Job-Rated" for smooth action and long life.

**2. RUGGED 3-, 4- or 5-SPEED SYNCHRO-SHIFT TRANSMISSIONS** — "Job-Rated" for the load. Carburized gears; heat-treated shafts; antifriction bearings throughout.

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**4. CYCLEBONDED BRAKE LININGS** (no rivets) prolong brake life.

**5. CROSS-TYPE STEERING** . . . Sharp turning angle; easier handling, and parking.

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**NEW STEERING COLUMN GEARSHIFT** . . . Standard equipment on  $\frac{1}{2}$ -,  $\frac{3}{4}$ - and 1-ton models with 3-speed transmissions . . . provides easier handling, more unobstructed floor space, greater safety of operation.

**"RIGHT-SPOT" HAND BRAKE** . . . under the center of the cowl . . . right where you want it. Standard on all  $\frac{1}{2}$ -,  $\frac{3}{4}$ - and 1-ton models. Provides unobstructed floor space; easier passage through either cab door.

### Dodge "Job-Rated" Engine Features!

- FAMOUS DODGE L-HEAD TRUCK ENGINES . . . "Job-Rated" for your loads; save gas, oil.

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- FULL-PRESSURE LUBRICATION . . . positive pressure to main, connecting rod and camshaft bearings and camshaft drive, prolongs engine life.

- FULL-LENGTH CYLINDER COOLING . . . 4-RING ALUMINUM ALLOY PISTONS . . . OIL-BATH AIR CLEANER and many other money-saving features!

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**"Job-Rated" TRUCKS**

# Is Rainy-day Money a Give-away Show?

By CHARLES STEVENSON

THE NEW YORK unemployment insurance office received a message from a French-Canadian who said he had driven a truck in New York for awhile, but quit because of illness and returned home. Now, well again, he wanted the state to pay him unemployment compensation for being out of a job—in Canada. It put him on the rolls.

Five months later an investigator found him still cashing benefit checks, and explaining his continued idleness as due to a scarcity of work in his neighborhood in Canada.

"Then I'll find you work," said the visitor. "Here it is—helping build a dam."

The job was ten hours away and paid less for hard labor than he was receiving for doing nothing. He rejected it.

The investigator had the Canadian's benefits stopped. However, six months later the New York authorities reinstated and reimbursed him for the checks he had missed. They ruled he had refused the job "with good cause"—first, because it was too far from where he wanted to live; second, because it was not driving a truck; third, because the wages "bore no reasonable relation" to those he had received while in the New York high labor cost area.

This sort of thing is happening to the unemployment insurance program in many states. Twelve billion dollars has been paid to date to finance what started out in 1937 as a fine social experiment.

When the nation-wide system became effective 12 years ago—each law being legislated and administered by the states but in accordance with standards established by the federal Government which controls the administrative costs—the basic idea was sound. It was to provide *temporary aid* for persons who became *unemployed through no fault of their own* while they sought new jobs. Relief was to be separate.

The program is still sound but chiseling has become so common, and so generally condoned, that, in this period of tightening unemployment, the entire insurance system faces breakdown. Until employer and employee alike assert themselves to make insurance frauds as certain of punishment as, say, cheating on income taxes, the deserving unemployed will continue to suffer and the employers will continue to pay needlessly high taxes.

Most states agreed long ago that "unemployed through no fault of their own" should include women who returned to the labor market after quitting their jobs to get married, to follow their

**TWELVE years ago jobless insurance was launched on a nation-wide basis to help the worker who found himself out of a job through no fault of his own. Here's the story of a good idea going wrong through general neglect and abuse on the part of the public**

husbands or to have babies. Resignations because of health were covered, too. The administrators felt that to interpret otherwise would mitigate against successful marriages.

But a New York decision finds that since babies, marriage and health are "in the public interest," it automatically follows that any resignation merits compensation if it can be similarly classified. For instance, a girl who quit as editorial assistant of a house organ to complete her master's degree was found to deserve compensation because "every encouragement and incentive should be extended to workers to continue their education."

The stipulation that everybody receiving payments must be "able and available for work" also has lost its meaning. In Illinois, a woman is allowed to remain on the rolls although she said she could not walk two blocks from her house to the offered job. The review board after observing her crippled feet, agreed that "walking any distance was a very difficult and arduous task" for her.

In New Jersey, a sewing machine operator who said she wanted to be a receptionist, yet made no effort to find a job for five months, was held on review to be entitled to at least three months' insurance because it was only proper that she should "rely on the employment service for a reasonable time" to find her a job.

Had she been a member of a union she could have had an even better deal, because the unionist is considered to be actively seeking work if he registers

with the union and the employment office and waits for "suitable work" to be offered.

For the nonunionist, "suitable work," according to printed instructions given New Jersey officials, may mean "work which pays the prevailing rate even though the claimant considers that his standard of living requires more money," but the same book stipulates that "work paying less than the union scale is not suitable for a union member."

It is not necessary, though, to be a union member to profit under interpretations of what constitutes suitable work.

In New York, a stenographer was allowed to turn down four jobs paying \$40 to \$45 a week; they were deemed "unsuitable" because they were not in insurance offices, did not quite meet her 35 hour week prescription or paid \$1 short of her previous salary.

In Kentucky, a business man helped a girl through high school by employing her as a part-

Underlying such decisions is the fact that the laws are not definite. As voted by the states with the federal Government sometimes even supplying the legislative draft, they usually are mere licenses for the administrators to legislate through their personal interpretations.

The Missouri Industrial Commission, in retaining a beneficiary who limited his job-seeking to asking a few friends if they knew of anybody who wanted to hire a pants-presser, stressed that the "actively seeking work" clause "is subject to interpretation in the light of the facts in each case."

To condense the New Jersey director's instructions to his deputies: "The law makes no attempt to give an exact definition of 'suitable work.' If we may venture a definition, it is any work which the individual is mentally and physically capable of performing and which he is not justified in refusing to perform. The deputy alone makes the determination."

Such laws invite pressure groups to move in and influence these interpretations. This is exactly what unions and the U. S. Bureau of Employment Security have done.

The CIO bared its goals in its *Economic Outlook*: Whenever it becomes possible, take the laws from the states and federalize the system. Pending that, work on the states to end "actively seeking work" and similar restrictive provisos because these make it more difficult for some workers to qualify. End any cancellation of benefits for chiseling or refusal of work not to a beneficiary's liking and substitute a two- to four-week postponement of benefits as the severest penalty which can be imposed for *any* reason. After that every jobless person shall be considered "unemployed through no fault of his own" and shall receive benefits even if he is idle because of a strike. These benefits shall be at least 65 per cent of his normal earnings, plus allowances for dependents which bring him up to 85 per cent of his normal pay. Unless, subject to the penalties described above, he rejects "suitable work" (which shall be so classified only if it is the union scale or better) these benefits shall continue at least 52 weeks or as long as unemployment lasts.

The A. F. of L. sent Nelson H. Cruikshank, its social insurance activities director, to the Interstate Conference of Employment Security Agencies convention to tell state administrators that "it is part of the function of the unemployment compensation system to see that there is no glut of labor on the market. Even if that means helping to withhold labor it must, until it can be marketed at a suitable wage."

Obviously these pressures are getting results. *For all the case histories mentioned are a matter of record. They have been put into book-form and distributed by the U. S. Bureau of Employment Security so that state administrators everywhere may have precedent to guide them.*

Moreover, when 27 of the states by 1944 sought to protect their laws from such abuses through amendments making it permissible to cancel benefits of persons who quit work without cause, who were discharged for misconduct or who refused suitable work, U. S. Bureau of Employment Security officials started a counterfire in the *Social Security Bulletin* published by its then parent Federal Security Agency. The September, 1944, issue called for broader coverage, for bigger and longer benefits, dependents' allowances, and, above all, for halting these benefit cancellations. "Workers should be disqualified for benefits merely by sus-

(Continued on page 68)

**SOME states have worked to apply strict rules as to who rates jobless funds, others have been more lenient. Looseness has led pressure groups to fantastic lengths to gain benefits for their members. All this has hurt the program's effectiveness**

time sales clerk. Afterwards, he tried her at book-keeping, then at the end of 15 months sought to avoid a dismissal by transferring her to full-time sales work. She refused and was accepted for insurance, the authorities contending that the job was "unsuitable" to one of her attainments. Four months later she was still unemployed.

A Los Angeles woman explained that, because musical training had increased her appreciation for classical music, she underwent "considerable distress" in the music shop where she sold records because the majority of customers insisted on hearing popular and hillbilly tunes. She resigned and the insurance officials immediately enrolled her.

A month later her former employer offered her a job in a new shop he was opening.

"Is it going to be that popular and hillbilly music all over again?" she demanded over the phone. "My doctor says—"

"Come in and look over the new place," the employer soothed.

She refused to investigate.

Nearly a year later officials were still trying to find her a job in a music store where she wouldn't have to listen to the moon coming over that mountain.

Another California woman last employed as a \$120 a month telephone operator was allowed to turn down her old job because now that she had a child she required at least \$140. No one bothered to ascertain how she could more easily afford the smaller income of the insurance rolls.



Today, contour plowing pays off to the tune of some \$6 or \$7 an acre for corn

ROTGIN—STANDARD OIL CO. (N. J.)

# Malthus is Still Wrong

By JOHN L. McCAFFREY

*President, International Harvester Company, Inc.*

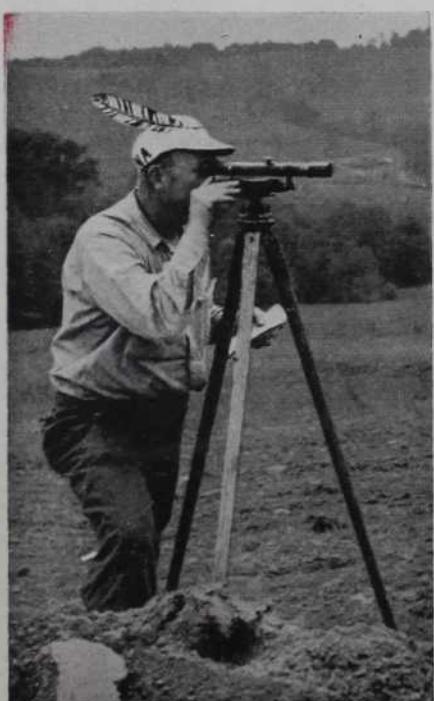
A NEW agricultural revolution is under way in America. It can spread all over the world

THE FARM is a factory. Chances are you've heard lately that this factory is wearing out—that it won't be long before it fails to supply us with enough food. Two recent books—William Vogt's "Road to Survival" and Fairfield Osborn's "Our Plundered Planet"—point out in no uncertain terms how far down the road to world starvation we've come.

All this notwithstanding, the farm is like any other factory. One that doesn't make enough profit to keep machinery in repair and replace that which wears out doesn't last long. Too often in our history the farm has been a profitless fac-

tory, unable to keep its essential equipment—its soil—in good operating condition.

But in recent years there has been enough profit in farming to allow for increased investments in soil improvement, new machinery, fertilizer, better seed and breeding stocks, and chemicals. The result has been a dramatic increase in production per acre. The increase per acre is something new in our agricultural history. Its importance is still not generally understood. Even as you read the newspaper headlines about huge harvests, you are likely to see the words of some new prophet of



CORSINI—STANDARD OIL CO. (N. J.)

starvation who believes our agriculture is destroying food resources.

The basic argument of those who predict food shortages goes like this: "Yes, American farmers have done a good job of increasing productivity per man. But they haven't done anything about increasing productivity per acre. Your use of machines and your system of farming-for-profit are actually reducing the productivity of land." Only the words are usually stronger; "destroying the land," "raping the earth" and similar phrases are the customary ones.

Corn—to take one crop often damned for its effect on the soil—has been cultivated for 100 years in the area which produces most of it. In the years just prior to 1900, the average yield per acre in the United States was 25.9 bushels. Yet, with ever improving farm methods, the average was raised to 31.7 in the decade from 1937-46, a gain of 22 per cent.

There's cotton. By 1835 it had become the most important cash crop in the South. Before 1900 the average yield per acre in the United States was 182 pounds. In

the ten years from 1937-46, the average was 254 pounds—up 39 per cent. Perhaps you wonder whether this was due to the opening up of Texas and California as new cotton areas, with high yields from fresh land. I have a recent clipping from *The Cotton Trade Journal* in which a headline reads "Alabama Yield Nearly Doubles in 20 Years." This state has been producing cotton for generations.

Tobacco, intensively cultivated in the United States for 150 years, also has registered a substantial gain. Before 1900 the average output per acre was running 732 pounds. In the ten years, 1937-46, it was 1,008 pounds per acre—up 38 per cent.

I recall that my father, if he wanted to classify a piece of land as practically worthless, would say, "It won't even grow soybeans." Today soybeans are planted across the corn belt and are being widely adopted in the Southeast. The average yield from 1929-33 was 13.9 bushels per acre; now it is close to 19 bushels—an increase of 37 per cent.

Consider wheat. It has come in for a great deal of criticism because much of it is grown on land

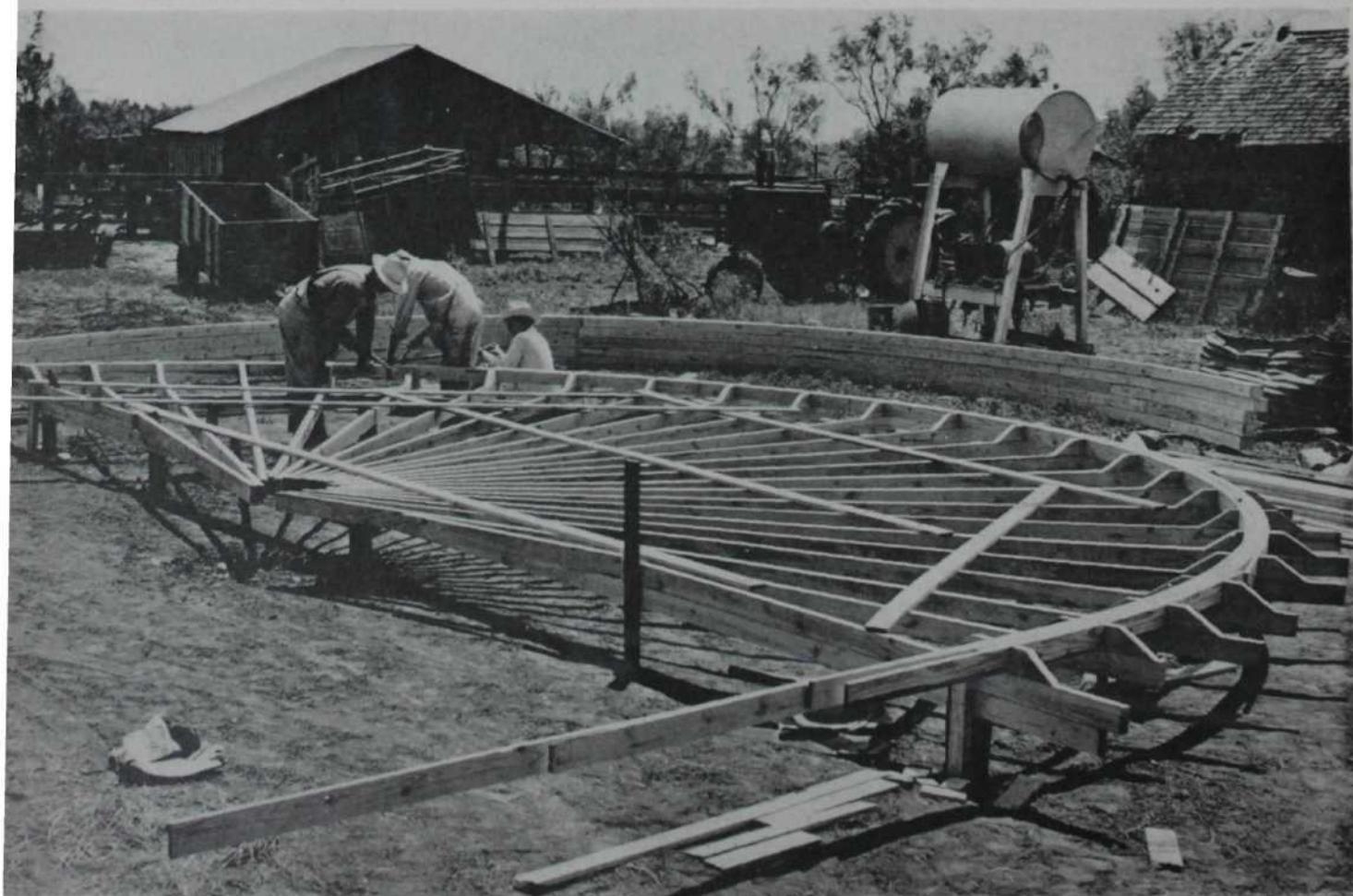
subject to dust storms. I was in Baca County, Colo., a short time ago, in the heart of the old "Dust Bowl." It made a deep impression on me, for I remembered visiting there in 1934 during the dust storms.

In 1934 Baca County looked like a ruined land. The picture of devastation could be matched only in the worst of the war-ruined areas of Germany. Dust-choked machinery was abandoned in farm yards and hundreds of farm families had moved away.

But the county today is richly productive. It is worthwhile examining the reasons.

There is the weather. Rain is important to farmers everywhere, but nowhere more important than in the wheat-growing areas of our western plains. The primary cause of the dust storms of the 1930's was a cycle of dry years. And the main reason Baca County has bloomed so richly the past ten years has been a cycle of wet years.

But there have been changes of a profound nature in the agricultural practices of the old "Dust Bowl." They are planting improved strains of seed and using chemicals to control weeds, thus increas-



Increasing farm yields are reflected in the construction of storage facilities now taking place

RUSSELL LEE—STANDARD OIL CO. (N. J.)

ing yields without increasing the strain on soil productivity. We shall have dust storms again. But improved agricultural methods will help hold the soil when the next cycle of dry years comes.

Summing up the production facts, these are the increase in production per acre for the clean-tilled row-crops: 22 per cent for corn, 39 per cent for cotton, 38 per cent for tobacco. Soybeans have increased 37 per cent. Add in a 15 per cent increase in the yield of wheat per acre and 17 per cent for oats. Remarkable increases also have been made in fruits and vegetables. And so it goes.

These are impressive figures. They are doubly so when it is realized that most of these gains have been made during the past 12 years.

For a century, American agriculture had been concentrating on greater productivity per man, while productivity per acre just about stood still. The turning point has come since 1937, during a period of profitable farming. Those who say our food resources are being depleted will have to change their story when they catch up with facts.

It is natural to ask whether the achievements of our agriculture in recent years can be maintained or increased.

For the answer, let us examine five characteristics of farming-for-profit to see how each has contributed to the turning point in yields per acre. At the same time, we can judge their capacity for increasing yields in the future.

**1. Soil Conservation:** The idea got rooted in many people's minds during the 1930's that soil conservation was a crop-reduction program and therefore would not be profitable to the individual farmer. I believe Karl B. Mickey of International Harvester Company was one of the first to point out this particular piece of nonsense. In his book, "Man and the Soil," he pointed out that, as soil-saving practices were observed, it became apparent that conservation actually increases total yields. He emphasized also that conservation farming is essentially nothing but good farm management and operation.

On the same subject, Chester Davis, president of the Federal Reserve Bank of St. Louis, and his agricultural economist say, "In all analyses of individual farms that have been completed, not a single instance has been found in which investments made for soil conser-



CATERPILLAR TRACTOR CO.

**Corn pickers have been constantly altered to harvest hybrid strains**

vation, soil building and other farm-improvement practices were not highly profitable."

On a 267 acre farm in northwest Missouri a ten-year program, reported by Davis, cost \$9,714 and returned \$15,655 based on 1925-39 average prices. On a 584 acre farm the program cost \$7,834 and returned \$12,527 in six years. On a 145 acre farm a ten-year investment of \$8,832 yielded \$12,430. On each farm increased production was the explanation, and the soil was richer and more productive at the end of the period than at the beginning.

Only the other day the University of Illinois released figures showing that, at today's prices, contour plowing pays off to the tune of \$6 to \$7 per acre for corn and soybeans.

**2. Mechanization:** Thus far mechanization has been one of the most important elements in our expanding agricultural production. In 1800, three workers had to be on farms to raise enough extra food for one worker in town. Last year each farm worker in this country produced enough food for 13 other Americans, plus enormous quantities for export. This increase in output per man is what

most persons mean when they refer to agricultural revolution.

Mechanization also plays a part in the new increases in output per acre.

Subsurface plowing, which leaves plant residue on the surface to hold soil and moisture, is of great importance in conservation. Other special types of plows go down 18 inches to break up hard pan below the depth of ordinary plows. Deep furrow drills have been developed for planting without disturbing the surface. Listers conserve soil and moisture by throwing a furrow to each side, creating a trough about 18 inches wide and seven inches deep to catch and hold snow, rain, and drifting soil. These are just a few, well established ways in which the farm-equipment industry provides the tools for conservation farming. More will be forthcoming.

Application of fertilizer requires the right kind of equipment to be most effective. Improvements in seeds often call for new machines or improvements of old ones. Corn pickers, for example, have constantly been redesigned to harvest the hybrid strains, while the hybrids in turn have been bred partly to fit the requirements of

(Continued on page 82)



APPLICATION

# WHAT HAPPENED TO THE GI LOANS

By STANLEY FRANK

MANY a veteran would be up to his chin in debt today had it not been for the bankers and the VA. They did a big job

**O**MINOUS overtones of another bonus army marching on Washington were heard in New York early this year with the formation of a pressure group called the Ex-GI Small Business Men's Committee. The purpose of the organization was as formidable as its title. Charging that the veteran had been betrayed again, the committee demanded more liberal interpretation of that feature in the GI Bill of Rights granting former servicemen government-secured loans from private lenders to start their own business enterprises. The implication was clear: Bankers were stifling initiative by denying loans to those who had risked their lives protecting the fat cats' necks.

Like all veterans' grievances, that one was a stab at our conscience. A few short years ago we were saying nothing was too good for the boys. Authentic figures suggested that at least one promise had been broken beyond repair. During the war, Army surveys indicated that 11 per cent of the men in uniform wanted to set up their own businesses after discharge and 58 per cent had to borrow the capital. Since there were, in round numbers, 15,000,000 men in the armed forces, some

957,000 considered applying for financial assistance to launch new commercial ventures. No one knew for sure how many actually went through with their schemes, but the Ex-GI Committee flaunted Veterans Administration statistics showing that only a little more than 100,000 business loans had been made.

On the face of things, it looked like a clear-cut outrage. It raised visions of barricades in the streets, of indignant vets descending on Congress en masse and demanding fulfillment of their lawful rights.

So what happened? Nothing at all. No cobblestones were thrown; not even a corporal's guard was assembled for a demonstration in Washington. Two weeks after the committee was set up, its grubby, one-room office in New York City's Greenwich Village was closed. The movement died a-borning.

It died because thoughtful people, especially veterans, realized there was no legitimate gripe. Now, in the fifth year of uneasy peace, there is a mounting appreciation for the whale of a job the banking industry and the Veterans Administration have accomplished in an explosive emotional climate complicated by an unannounced government policy that left bankers trying on a noose for size.

The American people cannot be accused of a tight-fisted attitude toward veterans of World War II. As of May 31, 1949, the enormous number of 8,350,768 applications had been approved for educational benefits—in college and high school and on-the-job-training. And only 96,303 veterans had exhausted such rights. It will come in the nature of a whooping surprise to most people to learn that 7,975,113 members of the "52-20" club have received at least one payment of the \$20 weekly unemployment benefit provided in the GI Bill of Rights. Only 839,737 have used up their



full quota of 52 such payments. The total bill to the taxpayers for that one phase of veterans' rehabilitation was \$3,051,958,059 on May 31, 1949.

More than \$8,500,000,000 have been loaned to veterans to buy homes. Another \$200,000,000 worth of credits have been given for the purchase of farms. Comes a discordant note. Against the estimate figure of 957,000 veterans who wanted to go into business for themselves, only 108,381 applications had been approved as of last June 25.

What happened to the others? Now it can be told why the great American dream of owning a business and wearing no man's collar was denied to thousands of apparently deserving candidates.

The Government—and the bank-

vive three years. Failures always have been particularly high in those fields that were most popular among the fellows coming out of the service. Every GI who drove a vehicle in the Quartermaster Corps wanted to go into the trucking business. It seemed that a million guys were seized simultaneously with the bright idea of opening a bar or a restaurant that would serve as the neighborhood hangout for former servicemen. Gas stations and all sorts of service agencies—generally in improbable locations—also were highly favored by youngsters whose median age was 26. Few had financial reserves and none realized that it is virtually impossible to operate any business, at any time, on all-borrowed capital.

It hardly is necessary to point

Explaining these facts of business life to veterans was a hot potato government spokesmen were unable—or unwilling—to handle. Someone had to tackle the ticklish job of disabusing veterans of visions of pie in the sky. Someone had to talk like a Dutch uncle to kids who, having been subjected to regimentation and restriction of personal liberties, were seeking short cuts to make up for lost time and were understandably eager to cut in on the wartime boom.

The someone who had to bring the inexperienced, impatient veteran down to earth with a sobering jolt was the local banker. His task was made immeasurably more difficult by the widespread misconceptions surrounding the loan provisions of the GI Bill of Rights. The vast majority of the kids coming out of the service thought the loans were handouts given to all comers who filled out a blank. Few realized that private lenders, not the Government, put up the money. Nobody apparently was listening when the officer at the separation center explained that the Government guaranteed only half the loan—up to a maximum of \$2,000—and that the veteran had to go through the same routine as any borrower seeking a conventional loan. Nobody gave a thought to the fact that his debt would have to be repaid to the bank in the event of default and that the amount guaranteed by the Government would come out of his future pension and bonus. This was the intent of the GI Bill from the start, although this point wasn't made specifically until December, 1945.

All that had to be spelled out carefully to the veteran by his local banker. It was a situation charged with potential dynamite for the banker's public relations. On the one hand, he was anxious, like most grateful citizens, to give the veteran every possible break. On the other hand, he knew that laxity in granting loans merely would build up ambitious kids for a big letdown later.

Most propositions the veterans wanted to undertake didn't have a prayerful chance of succeeding. Professed patriots were unloading restaurants, which had not been profitable even during the boom, on naive kids at double the true value. Boys with a yen for the trucking business were scrambling to buy old vehicles that were sure to break down on the first trip and wind up in the nearest junkyard. In the years between graduation

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Young, eager to make  
a fast buck, many GI's  
saw nothing but profit



ers—saved the veterans from their inexperience and obvious unfitness to strike out for themselves. Specifically, they were saved from burdensome debts and the psychological scars left by failure. It was a predictable cinch that the great majority of the young, enthusiastic veterans would have gone broke, fallen flat on their faces, had business loans been granted to everyone who wanted them.

Even in normal times the mortality rate is terrific among small businesses. One in every three retail establishments folds within a year; more than half do not sur-

out that times were not normal in 1945, when the rush began to obtain GI loans. Prices were inflated out of all proportion to the true value of property; materials for consumer goods still were scarce. With the inevitable tapering off of postwar purchasing power, new businesses launched by veterans on a knotted shoestring would be hit hardest. Even Henry A. Wallace, then the Secretary of Commerce and the apostle of the little business man, told a House committee on May 30, 1945, that "the same precautions must be observed in making loans to servicemen as to civilians."

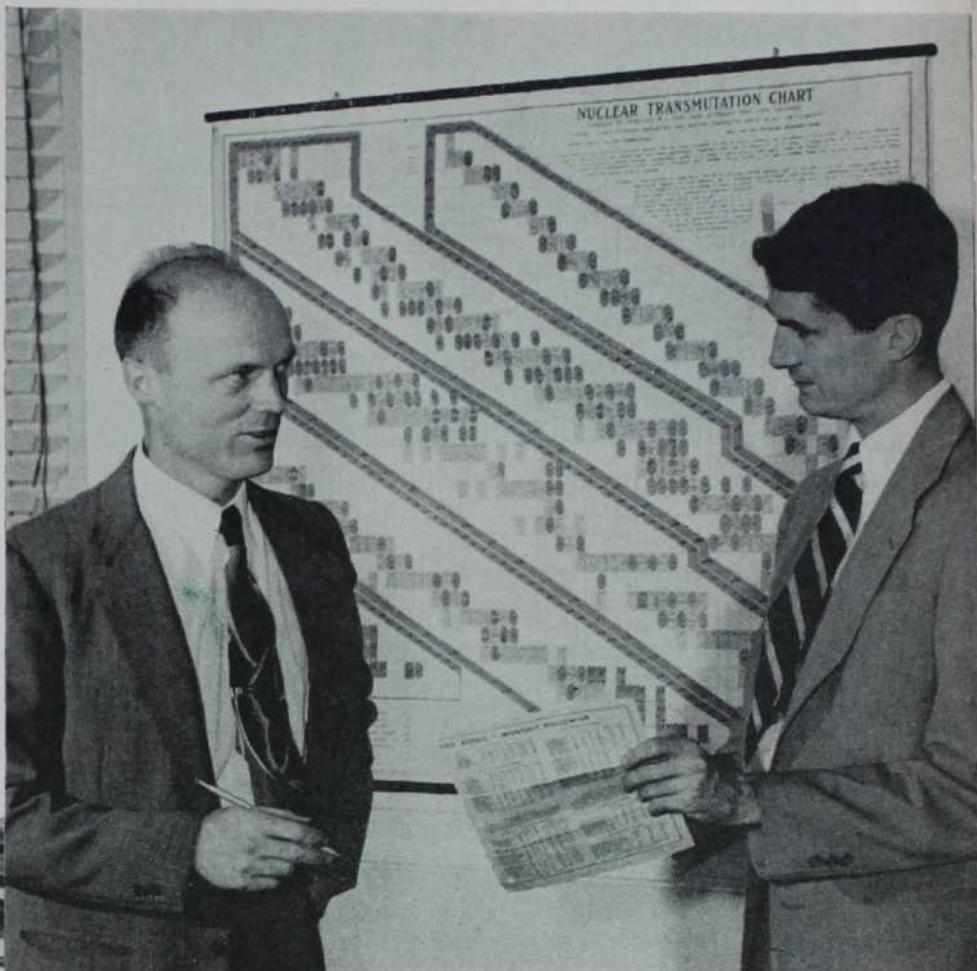
# Their Money Seeks Adventure

By JOE ALEX MORRIS

AS they sent out clipper ships in olden days, Yankee dollars are now taking a chance on the Atomic Age

WHEN the war ended in 1945 the United States seemed for a while to be populated principally by serious young men in wrinkled suits who went around talking about radioisotopes, beta gauges and cyclotrons that were going to revolutionize the industrial universe. This caused perplexity and concern among some practical business men because they didn't understand the language and didn't know for sure whether their familiar world might come tumbling down tomorrow.

Eventually, however, it became



PHOTOS BY R. I. NESMITH

William E. Barbour (left) has guided Tracerlab from the start



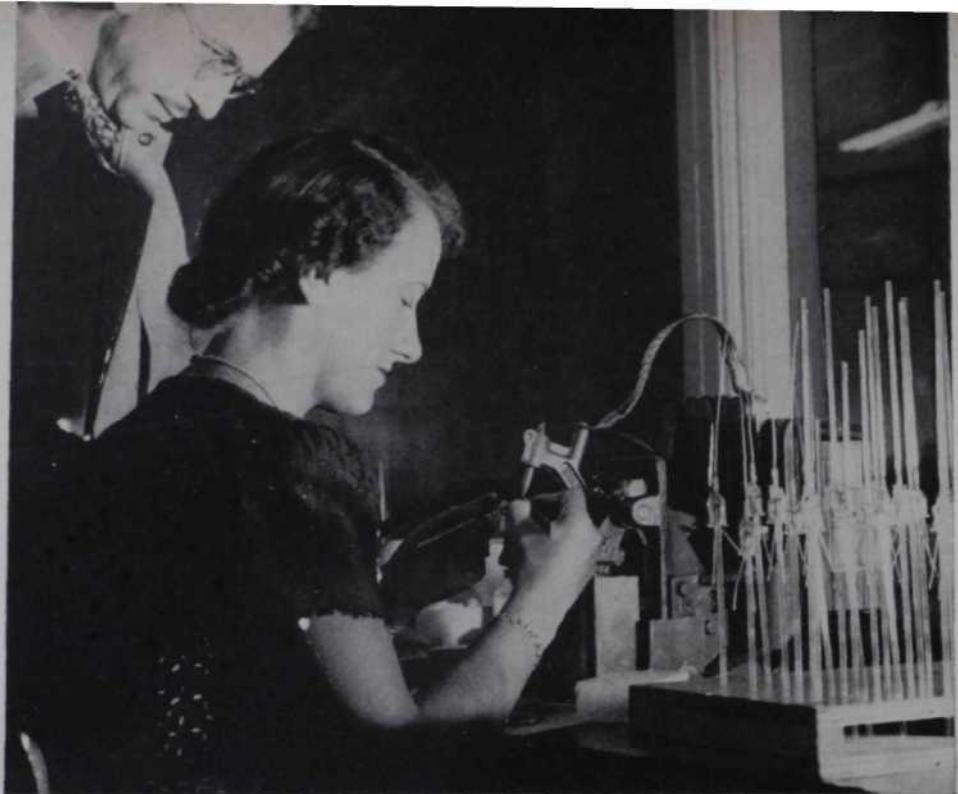
clear to everybody that gamma rays can't be used to pay the butcher and that it still takes money to do business. Things more or less settled down and most of the serious young men retired to their laboratories or just disappeared in the postwar crush. Not all of them, however.

One young fellow who didn't was William E. Barbour, Jr. Instead, he became president of Tracerlab, Inc., which might reasonably be described as the first real business set up in the Atomic Age. Barbour is of the generation that grew up on familiar terms with nuclear radiation and Geiger counters, but he never suffered any illusion that a successful business

could be created by the miracle of waving a few atoms over a cyclotron or vice versa.

He knew there were problems. Capital that was willing to take a risk had practically disappeared, or so everybody said. Government control kept increasing and, anyway, the younger generation had gone soft because it depended on gadgets instead of hard work. These were discouraging factors that almost any expert was willing if not eager to explain to almost any ambitious young man, including Bill Barbour.

Barbour had some ideas of his own on the modern application of the methods by which American business had always



Geiger-Mueller tube production is an important part of the business

pioneered—a formula of sweat, ingenuity and a willingness to gamble when necessary. But most of all, a new company needed capital and it was in a search for cash that Tracerlab dramatically demonstrated that the demise of venture capital in America had been greatly exaggerated. There was, it turned out, still available plenty of the boldness and imagination, combined with shrewd business sense, that once sent the clipper ships out from New England ports and later developed the miracle of industrial mass production. There was capital ready to take a chance on the Atomic Age if you had something to offer.

The war was hardly over, as a matter of fact, when a number of companies were formed, particularly in New York and Boston, for the specific purpose of providing capital for enterprises in new or expanding fields where the risk might be considerable. In some instances, these companies represented a setup that would effect a tax saving but for the most part they were designed to encourage the spirit of venture; to develop new ideas.

One of the first was J. H. Whitney & Company, a \$10,000,000 concern established by Jock Whitney, who took in six young associates from the best technical and business schools to sift scores of ideas and proposals and pick out the winners. In two years, the com-

pany invested around \$4,000,000 in ten concerns, ranging from highly successful Vacuum Foods to a new method of making wall board out of volcanic ash.

Another venture-capital firm was called Hodges Research & Development Company, which has been sponsoring several projects that are still in the development stage, while a third was Rockefeller Brothers, Inc., formed by the five sons and one daughter of John D. Rockefeller, Jr. It has been particularly interested in aviation, housing and electronics fields.

There were other firms, some successful and some now defunct, that operated more or less along the same lines. At one time there was even an outfit, formed by war veterans, that backed a race horse and a potential movie star, imported without success from Europe. Two of the best organizations, however, were in Boston and in some ways the most interesting approach to the problem of venture capital was made in that traditionally conservative investment center.

The first Boston company was New Enterprises, Inc., set up in 1946 by William Coolidge and 25 associates with private funds only. They agreed to use their capital of \$300,000 as a sort of revolving fund to back new business projects which, if successful, were to be taken over entirely or in part by individual investors in the firm.

This method was demonstrated by the company's investment of \$150,000 in a new helicopter company. When the helicopter company got on its feet about 80 per cent of its stock was taken over by various members of New Enterprises, Inc., as individuals, and the original investment was returned to the revolving fund for use in other fields.

The other Boston firm was called American Research and Development Corporation, organized in June, 1946, under the presidency of Ralph E. Flanders and with the assistance of Dr. Karl T. Compton, president of Massachusetts Institute of Technology, and Merrill Griswold, chairman of the Massachusetts Investors Trust. When Flanders resigned to become U. S. Senator, Georges Doriot became president. The company's purpose was to use its capital of \$3,580,000 to aid in developing new or existing businesses into companies of stature and importance.

"I had become seriously concerned with the increasing degree to which the liquid wealth of the nation tended to concentrate in fiduciary hands," said Flanders. "This in itself is a natural process, but it does make it more and more difficult as time goes on to finance new undertakings. The postwar prosperity of America depends in a large measure on finding financial support for that comparatively small percentage of new ideas and developments which give promise of expanded production and employment, and an increased standard of living for the American people. We must have a reasonably high birth rate of new undertakings."

The basic idea of A.R.D. was described as a means of encouraging sound and energetic management (usually by having some of its own personnel on the board of directors), to promote specialized products and processes in divergent fields and to enter into expanding fields of the future—such as electronics and radiation. The way in which this basic idea could be carried out was going to be demonstrated by what A.R.D. would do for Tracerlab, but Bill Barbour had to find out about that the hard way.

A native of Illinois and a graduate in electrical engineering at

MIT, Barbour had some business experience before the Army Air Force took him over during the war and turned him into an expert in radar bombing and navigation. By the time he got away from Wright Field in 1946, he was bubbling with impatience to take a swing at business in the electronics field and, more important, he knew a great many of the wartime experts, especially at the MIT radiation laboratory.

In the winter of 1946, Barbour decided to make a quick trip to Boston to consult some of the MIT radiation laboratory boys on a radar beacon idea for air lines. He's been there ever since. One of his friends in Boston was Raymond P. Ghelardi, who had joined with a group of radiation laboratory experts to start a business of their own called Industrial Electronics Laboratory. They had the help of Wendell Peacock of MIT's physics department, but they were stumbling badly in their efforts to get going in a business way. When Ghelardi told Barbour what they were trying to do, the idea for a radar beacon was immediately tossed into the discard. Barbour was sold on something far bigger.

In February, 1946, Barbour, Ghelardi, John R. Niles, Homer S. Myers and W. Raymond Gustafson met for dinner at a restaurant in Cambridge to talk over plans. By the time they got to dessert ideas for producing a whole series of new machines for electronics and radiochemical research were bursting around their heads like rockets, and they had decided to incorporate.

At this point the group had progressed only slightly farther than any number of other young men in their 20's and early 30's who, after the war, had planned to make a killing in the business world. Yet there were a number of differences already evident.

Most important, perhaps, was that the field in which the group planned to operate was unexplored. In fact, they had to take their first gamble by deciding to go ahead even before the Government had released radioisotopes, produced at the Oak Ridge atomic energy plant, for use even in medical research.

Another point in their favor was

that the group, particularly Barbour, was intimately acquainted with many of the leaders in the field which they were entering, and in addition they had some capital on hand. Barbour had most of it. He had made money in stocks of the Raytheon Company, for which he worked at one time before the war, and he offered to put up \$26,000 for the new company.

"I was the old man of the crowd," Barbour explains, pointing out that he was then 35 years old. "I told them that this was the field I was going to work in and I was willing to shoot the works."

Ghelardi, Niles, Gustafson and Myers put up about \$1,000 each, plus equipment they owned, and they called in a friend, Robert B. Luick, to act as counsel without pay until they could make some money. The group agreed to ditch the uninspired letterhead of Industrial Electronics Laboratory and to take a chance on a word—"tracer"—that was only then coming into use. From Tracer Laboratories they quickly cut it down to

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**The first product of Tracerlab, Inc., was the Autoscaler.  
Even Russia tried—unsuccessfully—to buy one of them**



# *BUYING HABITS OF THE HUMAN MALE*

By TOM MAHONEY

YOUNG JOE SMITHERS walked briskly into the hat section of the men's department of the store and looked around impatiently. When a clerk turned politely to him, he took off his hat and said:

"Seven and three-eighths."

The clerk looked inside Joe's stained and worn felt to check the brand and quality as well as to verify the size. He then took several felts from a case and passed them, one at a time, to his customer.

With a facial expression bordering on that of physical pain, Joe tried on four examples of headgear in front of a three-way mirror. He quickly chose a new hat of the same brand as his old one and almost its duplicate in appearance.

"Looks good on you," agreed the clerk discreetly. "How about some shirts, underwear, socks?"

"Fifteen and a half," said Joe, "white, 33 sleeve."

The clerk whipped out three slightly different styles of white shirts marked with a well known brand. Joe nodded at one and said: "Gimme six of these."

He declined suggestions of other items, but while his shirts were being wrapped, his eyes fell on a rack of ties. From the array, he plucked two garish numbers and added them to his purchases.

Barely 12 minutes after he had entered, Joe had paid for everything and was striding out of the store after spending more than \$30 without a quibble. In that brief time, he had also demonstrated several of the American male's perverse shopping characteristics, vagaries which are both a problem and an opportunity for business.

It is the male's propensity for quick, quantity buying that makes him important as a shopper. This characteristic also makes a fallacy of the widespread belief that women buy 85 per cent of the goods sold at retail. Joe delayed going to the store until his old hat was worn and stained and he was maybe down to his last shirt. But when he got there, he bought half a dozen shirts. If Mrs. Smithers, either his wife or his mother, had been buying them, the chances are that she would have bought no more than three and possibly only a single shirt.

There is evidence that males do about 35 per cent of the retail buying and are more than twice as important as shoppers than is popularly believed. A study of the buying of men's shirts made recently for Cluett, Peabody & Company, Inc., by Young & Rubicam, Inc., supplies a clue to the situation. Equal samples of married men and women were questioned. Both

men and women agreed that in better than six out of ten instances the man usually buys his own shirts: 64.1 per cent of the men and 61.1 per cent of the women so reported. An additional 1.5 per cent of the men and 4.4 per cent of the women said that both the husband and the wife buy his shirts. "This is obviously a far cry," concluded the analyst, "from the widespread belief that the woman is the purchaser in 85 per cent of the cases."

A study of photographic film buying was made by Ansco a few years ago. It was found that virtually every member of a camera-equipped family made snapshots and that activity was greater on the part of women and girls. The majority of roll film purchasers were women. Analysis of buying records revealed, however, that the male minority, by purchases of often a dozen rolls at a time, in the course of a year bought more film than the feminine majority.

Men have a heavy hand in buying hard items. They purchase 75 per cent of the television sets. There is evidence that males are responsible to more than this extent for the purchase of automobiles, batteries, tires and tubes, antifreeze, gasoline, electric razors, shaving cream, shaving lotions, razor blades, cigars, smoking tobacco, and cigarettes for themselves. Women do most of the preliminary scouting in the purchase of furniture, carpets, and important appliances but husbands are taken along at least half the time for the final selection. Women visit jewelry stores in greater numbers than men but a recent survey by Elmo Roper for the Jewelry Industry Council found that men purchase nearly 75 per cent of all gift rings and nearly 80 per cent of all gift watches.

Males are important even in



Complaints from men are rare



## TEN OBSERVATIONS ON MASCULINE SHOPPING TRAITS

1. He is a reluctant shopper but is inclined to quantity and sometimes reckless buying.
2. He is fearful of crowds, delay and embarrassment in shopping.
3. He is much easier to sell to than either his wife or his daughter.
4. He is more interested in quality than price but true bargains attract him.
5. He objects to monotony in merchandise but fears novelty and is conservative in his tastes.
6. He has definite ideas, or comes to quick decisions, about most items he purchases.
7. He buys without excessive handling or damaging of merchandise.
8. He is less inclined than a woman to return goods or to make unreasonable demands and complaints.
9. When convinced of the merit of brands and stores he is likely to be loyal to them for life.
10. He accounts for about 35 per cent of retail buying, more than twice what is popularly believed.

such a feminine domain as the supermarket. Though many men were away at war at the time, a study by Sherman K. Ellis & Company, Inc., of 128,535 sales in supermarkets found that 29.1 per cent of these were to men alone, 19.3 per cent were to men and women together, and only 51.6 per cent to women alone. Fourteen markets ranging from Boston to San Francisco were studied. On Saturdays there were more men than women in them and, in the one studied at Dallas, there were more men than women all week.

Men go about this shopping, especially where items for themselves are concerned, with great reluctance. They postpone a shopping trip as long as possible. "A man will wait until the thermometer gets down to 20 before buying an overcoat," says Fred Lindsey, an executive of Wanamaker's store for men in Philadelphia. "In the summer, he will not buy a tropical worsted until the mercury hits 90. He holds off until he can't stand the heat any longer."

The best answer to why the male is such a reluctant shopper seems to be that his buying urges tend to be overshadowed and suppressed by his fears of being delayed or of being made ridiculous. The idea of breasting a crowd, especially a crowd of women, to make a purchase is an affront to male dignity and distasteful to the average man. This is well understood by successful retailers who devote a great deal of thought to circumventing it. These efforts take two general forms.

One is the idea of serving a man by mail, telephone or through a shopping service without his coming to the store at all. Stores like Brooks Brothers and Wanamaker's

record the measurements and sizes of their male customers. Only a letter or a telephone call is needed for an order. Many men like to turn over both their routine and gift buying to store shopping services.

A male shopper was responsible for this innovation. Some 60 years ago a LaSalle Street broker stopped at Marshall Field's in Chicago before the store was open and had his coachman pin on the door a signed order for a pair of baby shoes, size two, and a spool of thread to match a sample. The doorman found the note and had the order ready when the broker drove by in the afternoon. He told his friends. There were three notes on the door the next morning and eight the day following. Field's personal shopping service now makes an average of 2,300 purchases a day.

A large share of these are for men in a hurry and nearly every day the store delivers packages to the Twentieth Century Limited and other trains.

A Penelope Penn shopping service catering largely to Atlanta males has helped Rich's to become the biggest store in the South. Some 2,000 men, including top executives of a famous soft drink company, have supplied the store with a list of the birthdays and anniversaries in their families and rely on it to take care of everything. Saks Fifth Avenue, Mark Cross and Lord & Taylor have similar services. The last invites men to turn over their



Style and fashion interest him not

shopping problems by telephone to the store's "Miss Voorhis."

Another solution to the problem is to provide privacy for male shoppers in stores. This may be either permanent or temporary. Big stores find it advantageous to group men's departments, restaurants, barber shops and similar services and, where possible, to have a separate entrance for the area. Marshall Field's successful store for men is in a building across a street from the main store. A restaurant for men only is a feature of the new Foley store in Houston.

Temporary privacy is achieved by setting up special holiday gift shops for males, by keeping stores open after hours for them, or by simply inviting them to the store on days when few women are shopping. Pogue's of Cincinnati, for example, does a big Thanksgiving Eve business with men by advertising: "Most women will be at home, fussing over turkeys. You can shop in really quiet unhurried comfort."

Neiman-Marcus has had an outstanding annual men's night in Dallas since 1935. Men with charge accounts and some 2,000 business executives, state officials and others receive invitations. Similar events are staged by Frederick & Nelson in Seattle and the Howland Dry Goods Company of Bridgeport, Conn.

Among the leading exponents of gift shops for men are Carson Pirie Scott & Company of Chicago and Bonwit Teller of New York. Men enter the latter's "Stag Club" through a special entrance

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#### The average man retreats before a swarm of women





PHOTOS BY GEORGE LOHR

# When Courtesy Pays Cash

By DON WHARTON

**B**USINESS firms all over America are getting the telephone company to help them improve their telephone manners. In New York alone 1,200 banks, stores and manufacturers are having skilled observers listen in regularly to see whether calls are handled with friendly, courteous efficiency. They time the handling of calls with a stopwatch, listen for awkward phrases such as the time-wasting "Hello" or the blunt, tactless "Who's calling?" Often a firm with a carefully trained receptionist discovers that its callers by telephone are handled clumsily—the invisible receptionist is curt, indifferent, indistinct.

Last winter a luxury hotel in New York asked the phone company for a complete overhaul of its telephone habits. Armed with a headset, pencils and special forms, a telephone consultant sat in at the hotel switchboard. She found

**HAVE you lost sales because  
your phone calls are handled  
poorly? It will pay to check**

the guests in this hotel, paying \$30 and \$40 a day for suites, were getting flophouse service. Operators left the line without explanation, clerks banged their phones down noisily, calls were transferred grudgingly, guests were not thanked for waiting. Asking for Mr. Blank, the caller would hold on to a silent line, then hear a sharp voice saying, "He checked out," and a click as the room clerk hung up. Instead of "Good-by," calls were terminated with "Right," "Okay," "Mm."

Guests calling room service often

got an abrupt "Wait a minute." Orders were taken in a surly manner. Some employees would repeat each item ordered with a sing-song inflection: "One coffee," reminiscent of a roadside diner. Sometimes room service hung up while a guest was speaking, sometimes carried on side conversations which the guest could hear: "Where in hell's that order for 807?"

All this was going on in one of America's best-known hotels. The telephone representative disappeared for a few days, to make

some recordings based on typical calls. When she came back she had three-hour sessions with group after group of employees. She talked about telephone manners, played the recordings, showed a movie on telephone courtesy—in the past year alone it has been shown to audiences totaling 1,750,000 persons. Then she had each employee talk into a recorder and hear her voice played back, just as it sounded over the phone.

The hotel manager followed up with a courtesy program. Test calls are now made regularly and every new employee gets telephone training. The result is marked courtesy at this hotel—I've checked it myself.

Recently I sat in on a telephone-manners session at the New York offices of a manufacturer whose products are in millions of American homes. Here were six secretaries, good-looking girls, attractively dressed, poised. Each had considerable personality. Yet when their telephone voices were recorded and played back, they sounded like immature, inexperienced help. One voice was flat, monotonous; one was a high whine; another was a tiny little voice, the type which makes a caller lose confidence and ask to speak to the manager. None of the playbacks sounded friendly or helpful, yet that firm spends

millions each year on ads designed to attract phone callers.

Sometimes a person's wording is correct but lacks color, interest, cordiality. Consultants advise secretaries and others using the phone to practice in front of a mirror—alone. For individuals and firms wishing to improve their telephone speech the company has various aids, including tests, exercises and practice sentences. These can be obtained from the local telephone business office.

How a phrase is said may make a vital difference. Not long ago American Airlines found its reservation clerks were having to repeat themselves too often. When the phone rang they would answer, "American Airlines, Reservations." Callers would then ask, "Is this American Airlines?" or "Is this reservations?" Confusion was cleared away simply by giving the same words a different stress: "American Airlines [then, after a slight pause, with a rising inflection], Reservations."

In Philadelphia recently courtesy training was given to all the policemen on the police department's main switchboard. Over the country it has been extended to banks, railway stations, libraries, hospitals, universities, labor union headquarters, even to a gambling house in Reno. Many business ex-

ecutives don't realize that their firm's phone service is poor, their own calls are handled so perfectly. But when complaints pour in the management asks the telephone people to investigate and finds that the firm's operators let the customer wait while they give preferential treatment to the boss's outgoing calls.

One New York department store had its telephone order service analyzed, and the findings were startling. This store was spending a fortune getting customers to order by phone and then alienating them with courtesy. On the sales floors clerks were bowing and scraping, but in the telephone order room the girls sounded bored, made customers hang on interminably, didn't apologize for delays, offer to call back, or express thanks for waiting or regret if the desired item was sold out.

Why? What's at the bottom of this?—the telephone consultant kept asking herself. And this is what she found: the store hired green girls, gave them scanty telephone training. When a girl showed expertness at handling phone orders, she was promoted to clerking. The result was that phone orders were being handled by newcomers and a residue of the mediocre.

Why were these girls vague about delivery dates? Because for all 40 of them the store provided only one copy of the delivery schedule. To tell when a skirt could be delivered in a particular suburban area, the girl had to leave her phone and go over to a bulletin board. To tell whether a \$3.98 blouse came in blue, she had to share one newspaper ad with a dozen or more other girls. Today all such data are at each girl's fingertips. When a dress or a traveling bag is featured in ads it is brought to the phone order room for the girls to see, left there all day. Nearly 700 persons in this department store have now received telephone training. Where phone order girls used to say "Hold on," they now ask: "Do you mind waiting while I check that for you?" Instead of returning to the line with an abrupt, "It comes in blue," they reopen the conversation politely: "Thank you for waiting."

In New Orleans the switchboard operator at a sporting-goods store was complained about, as being impatient and irritable. The telephone company found she was overworked, persuaded her firm to let her give full time to the switchboard. She became attentive, courteous and helpful—and her new



The girl at the switchboard can make or break you



### Executives who let secretaries sift incoming calls miss a chance for good will

attitude caused the business volume over the phone to increase so much the firm had to enlarge its switchboard and hire an extra operator.

In a Philadelphia hospital, calls were continually delayed because switchboard operators had the added job of giving out information about patients. When this task was transferred to a special attendant the hospital's phone rating jumped from bottom place to near the city's top. Phone service at the headquarters of a large company in California recently became markedly courteous when the switchboard force was moved out of a dingy basement.

Not long ago a New York newspaper found its girls were having difficulty taking want ads over the phone. The ads were often read to them so quickly that the girls had to ask for them to be read again. The customers then got sore and tempers mounted on both sides. This problem was solved by having the girls explain that they were not writing in shorthand, or even long-hand, but were printing each word

to get accuracy. This explanation not only made the customers more patient but actually saved time per call.

At one firm a telephone consultant found employes were telling callers, "You have to check with Mr. Blank." She persuaded them to say something like, "Mr. Blank is handling that—I'll be glad to transfer you."

Over the phone all arbitrary expressions give unfavorable impressions: "You have to," "You must," "It's necessary," "It's required." Similarly, requests should be worded so that they do not sound like orders. "Will you ask Mr. Smith to call Mr. Jones, please?" doesn't sound at all like the peremptory, "Tell Mr. Smith to call Mr. Jones, please." Another phrase frowned on is "He's in conference." One telephone consultant told me that there is no possible way of saying these three words without sounding pompous. She advises secretaries to say "He's in a meeting" or "He's talking with someone right now" or "He's on another line." And the secretary should

offer to help, should take some positive action.

Thirty-five years ago Alexander Graham Bell, inventor of the telephone, said, "I have never used the exclamation 'Hello' in connection with the telephone. My call is, and always has been, 'Hoy, hoy,' " The phone company doesn't recommend "Hoy, hoy," but it has been gradually eradicating "Hello" as a greeting in business offices. It also campaigns intensively against "Who's calling?" Telephone people feel that "Hello" is appropriate in homes but they consider that "Who's calling?" is tactless.

When the caller doesn't identify himself and his identity must be established, they suggest some such phrase as "May I tell him who's calling, please?" Those extra four words, "May I tell him," do a big psychological job. First, they do not imply that calls are being screened by the secretary and that only persons on a preferred list will get through to her boss. Then, on the positive side, they suggest that the secretary is getting the name

(Continued on page 80)



DEANE'S STUDIO

A REPORTER who has seen  
air travel progress from  
a means for adventure to  
a method of going places  
recalls some experiences  
logged around the world



Sign language used  
to be an essential

## Miles

A FEW weeks ago I received a gold-plated card from United Air Lines attesting that I had flown 1,000,000 miles. With this card, plus \$100 odd in cold cash, I am entitled to buy a ticket from New York to San Francisco. In addition, by showing this card I can cash checks anywhere, providing they are certified.

But now that I think of it, it was a pretty nice thing for United to do. It jolted my memory of many flights, of many strange and wonderful places into which I have dropped from the sky, and of what has happened to air passenger travel since I first paid a fare to get from one place to another on a flying machine.

When I was 19, and a cub reporter on the Jacksonville *Journal*, the first tri-motored Ford came to town. I wrangled a ride on it, and awed by what was then stupendous power and size, wrote a story which began: "One day people will be able to have breakfast in Florida and dinner that same night in New York."

The city editor passed it, but when the editor, Sam Ellis, saw it in print, he shook his head and remarked: "That Frank boy is having fantasies again. He'll never make a real reporter. Why, half the stuff he writes sounds like fiction."

I've just returned to my beach cottage in Florida. Last night at dinner, when I announced that it

had been hot in the city in the afternoon, by the city I meant New York. The paper I was reading in Florida was the Wall Street edition of a New York paper I'd purchased four hours before at LaGuardia Field.

What was fantasy has become commonplace. I can, and have, taken a dip in the Florida surf in the morning, lunched with an editor in New York, and returned to Atlantic Beach in time for another swim that evening. The air lines have created a basic change in our existence. Distance is no longer measured in miles, but in minutes.

The trimotored Ford, which was our first true airliner, rattled through the skies at 95 miles an hour. It carried 13 passengers, and had a range of 500 miles. Its navi-

you were liable to find yourself partially deaf for the next day.

More than half my 1,000,000 miles were flown on scheduled airliners, and I suppose I've flown on every type that ever carried a passenger, and I've benefited by each development in efficiency and comfort.

Soundproofing was a great improvement. It arrived with the Curtis Condor, an enormous and ungainly fabric-winged biplane which was popular with the air lines only until the arrival of the Douglas DC-1. In quick succession came the DC-2, and then the DC-3, which for a dozen years was standard equipment on almost every American route.

More important than soundproofing to the comfort and peace

and on both occasions I was aboard an Army plane in wartime.

I was flying to Australia two months after the outbreak of the war. The first leg—San Francisco to Honolulu on an old Pan-American Clipper—had been uneventful.

The rest of the way we flew in what was known, technically, as an LB-30. She was one of the first Liberator bombers off the assembly lines, and was built originally for the French. When France fell, the U. S. Air Force requisitioned her for its own use. On this flight she was pioneering the makeshift aerial lifeline between the United States and a periled and beleaguered Australia.

Our route, after leaving Honolulu, touched Christmas Island, the Fijis, and New Caledonia. Our

# that Come to Memory

By PAT FRANK

gation instruments were elementary, and it customarily proceeded from city to city by following the "iron compass," or railroad tracks. It did not fly at night, because there were no lighted fields. It did not fly in bad weather, if the pilot could help it, because there were no radio airways and beacons. But this was the plane that began transcontinental service. That was only 20 years ago.

Furthermore the trimotored Ford, while sturdy and reliable, was one of the noisiest pieces of machinery devised by man. Unless you could converse in sign language there was no means of communication with your fellow passengers, and even after you landed

of mind of the air traveler was the hostess or stewardess. When she became part of the twin-motored Douglas, air travel reached maturity. It was not so much that she distributed chewing gum and magazines, and brought you a hot meal, and of course was trim and pretty and had a nice smile; it was her very presence aboard that made the difference.

When it was rough, or bumpy, and the ends of the wingtips were hidden in cloud, the nervous passenger told himself: "If that slip of a girl can take it, and not get bothered, why there's no reason for me to be afraid." Her presence was, and is, an antidote to fear and panic.

A million miles isn't much, really. I remember one flight from Europe, during the war. I was riding an air evac plane with wounded and remarked to one of the flight nurses that this was my twelfth Atlantic crossing, and asked how many trips she'd made. "Oh," she said, "50 or 60. I don't keep count."

My grandfather was known as a great traveler. His fiftieth trans-Atlantic voyage was the occasion for a dinner and notices in the newspapers. But the ocean travel he logged in a whole lifetime, a 22 year old girl had compressed into less than a year.

Only twice during my million miles has my life been in danger—



We sat shoeless to prevent any sparks

cargo, two tons of bomb fuses being rushed to Gen. George C. Kenney's patched-up group of B-17's, was not what one would call healthy.

Our crew was five United Air Lines veterans. The young Air Force boys who later would fly the route were still learning their celestial navigation. I was one of eight passengers. Six were "brass hats" flying out to General MacArthur's just-constituted command in Brisbane, and rode in comparative comfort in the rear

The game broke up when the plane hit rough air



fuselage. Mike Stiver, my companion on this job, rode with me in the bomb bay, along with the bomb fuses. On this trip I had no desire to smoke. I remember remarking to Mike, "One bad landing and we're part of the Milky Way."

But you can get used to anything, and when we left New Caledonia I spread a blanket across the cases of bomb fuses and slept.

When I awoke I was deaf. One of the crew members was shaking my shoulder, but I couldn't hear a word he said, nor could I hear the engines, although the plane's motion informed me we were still in the air. He led me out of the bomb bay gangway back to the rear, and pointed to one of the four propellers. It was standing motionless. I shrugged my shoulders and pointed to my ears.

He found a navigator's pad, and wrote on it: "No. 2 caught fire. We dove from 10,000 to 800 feet before we got it out. Forgot to wake you. Sorry."

So I'd slept through a fire aboard an airplane loaded with bomb fuses, but it wasn't until I was safely in Australia that I really got scared. Sometimes it takes a while to understand that Death has patted you on the cheek and then stolen away.

It was four days before I could hear again. Normally as a plane descends in a hurry you relieve the increasing pressure on your eardrums by swallowing—that's why an air line hostess hands you that stick of gum. Since I'd been sleeping, I hadn't swallowed during that long dive. My eardrums were bent and paralyzed, but fortunately not broken.

Another time I almost died without knowing it was in Italy, three years later and half a world away.

With three other correspondents I was assigned to fly in a B-25 Mitchell bomber to observe the opening of the Battle of the Po—the mass bombing of German strong-points which stood in the path of the British Eighth Army. The entire Fifteenth Air Force, consisting of 900 heavy bombers and 600 fighter-bombers, was to participate. Our observing Mitchell was to cruise at medium altitude just inside our own lines. We would be out of range of German flak, but we'd have a clear panorama of the attack.

Everything was going according to plan (it always does, at first) when something happened. Directly below us there erupted a

sinister square of brown smoke. I knew instantly, for the Eighth Army's forward positions were clearly marked with smoke pots and enormous strips of orange-hued cloth, that a master bombardier had blundered. An entire group of American planes had dumped its fragmentation bombs behind our own lines.

Riding in the plastic nose of the Mitchell, I was fascinated by that ugly brown patch, so I didn't notice what else was going on around me. All I knew was that our plane rolled, dove and screamed towards earth. We hedge-hopped the Apennines' peaks and streaked home. It was not until my feet were on the ground again that the other fellows told me a German jet had made a pass at us. It seemed as unreal as that brown patch behind our lines, where scores of men had been killed or wounded by our own bombs.

In my 1,000,000 miles I have seen much beauty that was hidden from mankind until he conquered the skies and added a new dimension to his vision. I have seen the incomparable turquoise seas and purple reefs of the Fiji Islands, and the lonely majesty of New Zealand's mountains, and the breath-

never forget came on a January morning in 1947. I was flying non-stop from London to Vienna in Gen. Mark Clark's converted B-17. There was solid cloud layer over central Europe that day, and we flew just over it, at 12,000 feet. I'd been chatting with the navigator when my attention was attracted to the right, and I stared at fairy castles floating in the air, just as I had seen them in my imagination as a child. The castles were the highest peaks of the Alps poking up through the clouds. In all that eerie world there was no movement, except the shadow of our plane, enclosed in a rose-colored ring, coursing over the clouds. And that moment I shall never forget.

I have a vivid recollection of a card game played in the air. I was flying back from Port-au-Prince, Haiti, after completing an assignment in the Caribbean. I was in an old, but luxuriously equipped, flying boat. We were still three hours out of Miami when we ran into filthy weather.

There were four of us in our compartment, and someone suggested bridge, and the steward brought out a table. We played one rubber, and I never played so abominably in my life. The game

ended when we dropped into an air pocket, and the cards rose slowly from the table, like the ribs of an accordion, and hovered before our eyes.

But the aerial gambling I'll never forget was a mass crap game aboard a C-87 flying from Hawaii to San Francisco. Most wartime transports had bucket seats. This transport—converted from a Liberator bomber—was different. It didn't have bucket seats. It didn't have seats at all.

It was a flying freight car not designed for humans, but there were 23 passengers aboard. In addition there was a wallaby—a small kangaroo. The wallaby was owned by an ensign fresh off a PT boat. How it got on the manifest nobody knew, and I don't think anyone cared.

In a C-87 there is a gas tank over the cabin, and if that tank leaks then it fills the cabin with fumes. The tank began to leak when we were seven hours out of Honolulu, and some 1,200 miles from any land. An Air Force lieutenant, a practical lad, suggested that we take off our shoes, so as not to scratch up a static spark and blow ourselves all over the Pacific Ocean. We sat on

(Continued on page 76)



Stranded on a desert ant hill

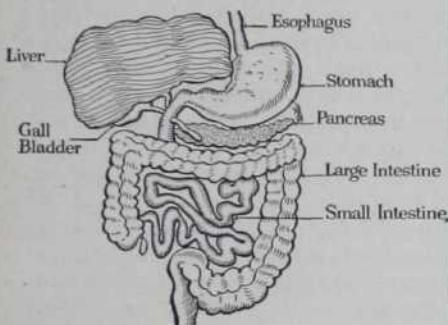
taking spectacle of Florida's beaches stretching like a silver ribbon under a full moon. I have been privileged to watch from the air the two most awesome spectacles that nature has presented in this generation—the eruptions of Vesuvius and Moana Loa.

But the scene of beauty I will

# GOOD DIGESTION

## *- a foundation for good health*

THE DIGESTIVE SYSTEM has been called "nature's most wonderful chemical laboratory." Throughout life, the vitality and strength of every part of the body depend largely upon how well this laboratory does its work.



The digestion of a single food may require twenty-four hours or longer. During this time, digestive juices secreted by glands in the mouth, stomach, and small intestine and by the liver and pancreas make it possible for the body to convert food into nutritional elements. These produce heat and energy and supply materials necessary for growth and repair.

Sometimes, however, the digestive processes fail to function properly. This may be due to faulty eating habits, infections, fatigue, food allergies, emotional disturbances and other causes and may lead to minor as well as serious digestive disorders.

In fact, studies show that digestive troubles are more common than any other ailments except those of the respiratory system.



### 7 HINTS FOR GOOD DIGESTION

1. Avoid eating when rushed or when emotionally upset.
2. Keep the teeth in good condition so that food may be chewed thoroughly.
3. Drink adequate amounts of water (six to eight glasses a day) and establish regular habits of elimination.
4. Do not eat too much or too often.
5. Cultivate an appetite for a wide variety of foods, especially those that are rich in the essential nutritional elements.
6. Avoid strenuous exercise immediately after eating.
7. Do not resort to self-treatment. If digestive complaints persist, consult the doctor.

Modern medicine has developed many instruments and tests which help the doctor to diagnose digestive

disorders with great accuracy. For instance, X-rays permit the doctor to follow "test meals" throughout the digestive system and to observe the position, size, shape, and movements of the digestive tract. In addition, chemical tests and analyses give him essential information about whether the digestive organs are functioning properly.



Some digestive conditions are so trivial that they can often be corrected by surprisingly simple measures, such as eliminating trouble-making foods from the diet. Others are serious and, if allowed to progress, may affect general health, and require prolonged dietary restrictions or surgery.

So, it is always wise to seek medical advice for persistent digestive complaints such as pain, nausea, "indigestion," or even continued lack of appetite. The doctor, in most cases, can quickly discover the causes and suggest corrective treatment that may help to insure better digestion and better health.

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(A MUTUAL COMPANY)

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**TO EMPLOYERS:** Your employees will benefit from understanding these important facts about digestion. Metropolitan will gladly send you enlarged copies of this advertisement—suitable for use on your bulletin boards.



# The Man Who Sells Takes the Helm

By DICKSON HARTWELL

LAST July the president of a \$20,000,000 corporation called a friend and canceled a Saturday golf date at a Long Island country club. "There are a lot of buyers in town" was his excuse. "I think I'd better stay in and see if I can't sell some of them."

"How about playing Sunday, then?" his friend asked.

"Sunday I'm working, too. I don't want to pass up any possible sales."

Mr. \$20,000,000 president has a large and competent sales staff and his friend was surprised, mildly. Mr. \$20,000,000 president had not tried to sell in years. Suddenly he was back in harness. This was indeed the end of an era, an end marked elsewhere in various ways, as in Cleveland, where the president of a large paint company ordered his 30 senior executives onto retail selling floors in stores throughout the city. Portly \$35,000 a year management got behind the counter and demonstrated the product with the zest of a \$35 a week clerk trying to earn doctor money for a wife's forthcoming confinement.

But for one executive the past months have brought no change. A top merchandiser, he has been selling in good times and bad since 37 years ago when he demonstrated a desk calendar in the commercial stationery concession of a San Francisco department store. He is Frank M. Folsom, whose revolutionary techniques once set Montgomery Ward on fire, and who now is acknowledged as the man who sold the United States on television. He did it so effectively that most sets are being bought by low- and middle-income groups, once regarded as outside the market. He is praised, even by his keenest rivals, as the man who prepared television to become a major postwar industry.

For these and other achievements Frank Folsom has been awarded the presidency of Radio Corporation of America. Folsom, a big, graying, bright-eyed man of boundless energy, is regarded in conservative RCA circles as something of a miracle worker, a concept he contemplates with considerable repugnance. His associates remember TV experts who talked hopefully about 1953. Yet today, in 1949, television is a fast-growing industry and this year 2,000,000 sets—five times the number predicted as possible—will be made. More important, says Folsom, they will be sold!

Folsom's part in the sales phenomenon of television began in 1944 when David Sarnoff, then RCA president, plucked him out of the middle of the war, where he was chief of procurement for the Navy, to head up the RCA Victor division as executive vice president. After meeting his fellow executives Folsom, restless, began looking around for something to sell. He walked through the huge Victor plant at Camden, N. J., and saw acres of radios, radio phonographs, including experi-

mental models of the new Victor slow-motion record player, television sets, electron tubes, loudspeakers and a bewildering array of parts. But what he was looking for was a gimmick.

"Gimme a gimmick," he confided, "and with that we can sell the whole line."

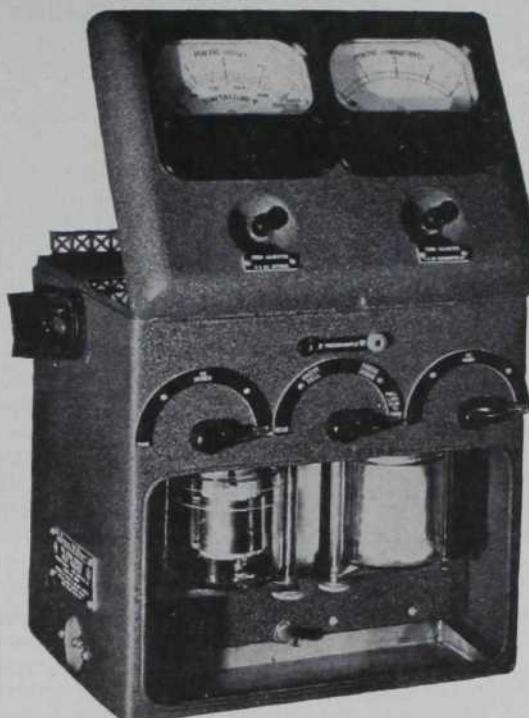
Most of what he saw brought no gleam to his calculating salesman's eye. It was just merchandise. Except television. TV intrigued him. Here a new industry was brewing. The stuff was fabulously expensive to produce; the sales tag would be Park Avenue high; there were almost no telecasting stations. And no one knew what regulations the Federal Communications Commission would concoct. But it set off his chain-reaction imagination.

FOLSOM remembered the way his boss, David Sarnoff, had pioneered radio. In 1916 Sarnoff sent a memorandum to officials of the Marconi Wireless Company with the startlingly novel suggestion that radio-telephone transmitters with a range of 25-50 miles be set up to broadcast voice and music to a simple "radio music box" arranged to receive several different wave lengths "changeable," Sarnoff wrote, "with the . . . pressing of a single button. Purchasers could enjoy concerts, lectures and recitals; baseball scores could be transmitted." Sarnoff estimated 1,000,000 "radio music boxes" could be sold at \$75 each for a gross of \$75,000,000. In 1919 RCA was organized and from 1922-24 its sale of home radio receivers was \$83,500,000.

Folsom figured he had his gimmick in television. He was right. During 1949, after two years of intensive development similar to radio 25 years ago, television set sales for the industry will top \$700,000,000.

The opening blast of Folsom's TV campaign shook the industry out of a war-long siesta. Production and sales had been further held up pending an FCC decision on color telecasting. When the black-and-white ruling was made in March, 1947, Folsom invited 100 of his competitors, actual and potential, to a meeting at Philadelphia's Warwick Hotel, handed them the blueprints for RCA's production and promotion plans and told them precisely what RCA thought of television's future, which was plenty. Not unlike General Motors inviting Chrysler to a behind-the-scenes unveiling of its 1951 mock-ups, he revealed design plans ordinarily considered top se-

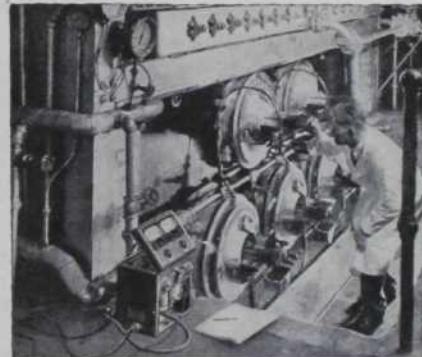
# SEE this remarkable instrument in action!



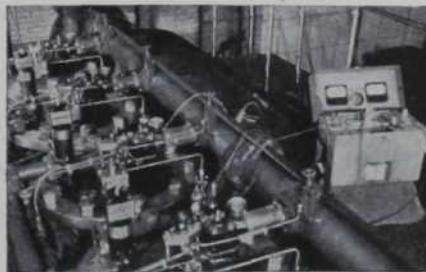
**Cities Service  
Industrial  
Heat Prover—  
Measures the  
Combustion  
Efficiency  
of Any Furnace  
Using Any Type  
of Fuel.**



**1. HUNDREDS OF INDUSTRIAL FIRMS** including leading steel, locomotive, truck, automobile, aircraft manufacturers and others are profiting from this unique service. Above shows use on open hearth steel furnace.



**2. IMMEDIATE PRODUCTION INCREASES** are possible through the control of furnace atmospheres. The instrument registers quickly and accurately both excess oxygen and unburned fuel being wasted. Picture above shows use of Industrial Heat Prover in firebox of industrial boiler.



**3. GAS AND DIESEL EXHAUST ANALYSIS** is possible also. Picture above shows Heat Prover in use on a large 4 cycle Diesel. It tells you quickly, accurately and continuously what percentage of fuel entering the combustion chamber is converted to productive energy.



**COMPLETE INFORMATION** about the Cities Service Heat Prover is contained in a new booklet entitled "Combustion Control for Industry." Write for your free copy today. Use coupon below.

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cret. Moreover, he took the entire party through RCA's huge Camden television plant and let it see how things were done. The competition was aghast but loved it.

There was method in Folsom's action. He was backing his judgment that the gimmick to sell RCA was television and he knew winning public acceptance of television was a job for an industry and not for a single company. Strong competition meant aggressive selling and aggressive selling would develop the latent market.

Folsom got his competition all right. Several companies told him later they would never have gone into TV if he had not sold them so thoroughly at the Philadelphia meeting. He regards that as a high compliment.

Not only in television has RCA felt the electric Folsom effect. Before the war the company regularly marketed 300 constantly changing radio and radio-phonograph models. Since it takes three weeks to produce efficiency in a production line for even a table model radio, RCA's manufacturing was severely handicapped. Folsom's 1949 winter line—including

television sets—has but 36 models, and many of these are designed to be built without efficiency loss on the same production line.

Folsom has gone even further in engineering. Knowing war-developed miniature parts permitted a table model radio with a large loudspeaker having cabinet tone quality, he ordered one built. Then, to provide an inexpensive cabinet model, he combined RCA's new record player with the table model chassis, effecting major economies for the customer.

But insiders admire Folsom most for his courage in ignoring the attraction of temporary post-war profits in order to reorganize RCA's manufacturing processes. At a time when every producer with a few feet of factory space could make something that would sell, Folsom ordered a complete housecleaning. Inefficient production methods that had "jest growed" were streamlined. Entire factory operations were relocated for maximum efficiency. Those producers, now pinched by competition, who took the quick profits are squealing about high production costs.

Some people who doubt the existence of miracles have tried to discover Folsom's success secret. Sewell Avery, Montgomery Ward head, watched Folsom operate for years and concluded, "He plays by ear. Frank Folsom couldn't possibly gather enough facts to support his inspired decisions. He has the instinct to be right."

Avery's judgment was doubtless influenced by the way Folsom took over at Montgomery Ward. A whirlwind operator, Folsom cycloned from general manager of Hale Brothers' San Francisco department store into the depression-struck mail-order house in 1932.

That was a low period in American retailing history. There were no price policies. Retailers with cash sought manufacturers loaded with merchandise but no money and drove the hardest possible bargain. They sold these distress-bought goods at whatever price they could get.

When Folsom arrived in Chicago he found company merchandising experts in gloomy discussions of how to cut prices. When women's slips were considered, sample prod-

Frank Folsom, right, is tapping a mass market with TV just as David Sarnoff did with radio



ucts of major competitors would be hung on the meeting-room wall along with Ward's leader, while the brains suggested ways of cutting a quarter-inch here and a half-inch there to shave a nickel from the retail price. The word quality was never mentioned.

Folsom stepped into one such meeting, gasped at what he heard and gave an order.

"Make the best possible slip you can for our price," he snapped. "That's the slip we can sell."

Instead of giving manufacturers price talks he gave them rigid and high specifications. Ward's tire business was important. Folsom hired a leading tire designer and gave him *carte blanche*.

"Just work out the best tire you can," he said. It was an engineer's dream. From a world-famous paint company he borrowed their senior paint chemist. "Mix us a paint that will last forever," he said.

Thirty days later, as executive eyes popped all over the place, the entire policy of Ward's had been changed and a major revolution in merchandising had begun.

**F**OLOM initiated another merchandising principle now widely followed. He noted—as did organizations like General Motors—that the mass market comprised the middle 80 per cent of the people. Others had too much or too little money for anything but the shoddy or the superlative. But most mass-market retailers, he saw, were appealing mainly to low-income groups. For Ward's, he originated a new policy. Thereafter they would handle three lines, which Folsom called good, better, best. He offered goods for every pocketbook in the mass market. When this policy was introduced in 1934, Ward's sales were \$162,000,000; when Folsom left to become executive vice president of Chicago's Goldblatt Brothers in 1939, sales were \$504,000,000.

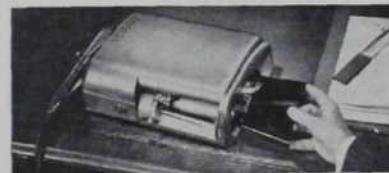
Folsom modestly disclaims credit for this achievement, pointing out that since he left Ward's sales have continued to climb. But modesty is one of Folsom's engaging characteristics. Last May at a dinner of the Friendly Sons of St. Patrick in New York he was scheduled to speak on "Opportunity in America." It was suggested that no better example of this existed than in RCA, where the first president, Edward J. Nally, began as a messenger boy, the second, Lt. Gen. James G. Harbord, as a farm boy and Army private. The third, David Sarnoff, a nine-year-old immigrant unable to speak English,



## Most SUCCESSFUL dictating machine in history: THE DICTAPHONE TIME-MASTER!

**Y**es, the most successful dictating machine since the industry was born in the 1880's! And no wonder. The TIME-MASTER has captured the imagination of executives and secretaries everywhere because it's an entirely new conception of dictating ease and economy.

Only 4½" high and the size of a letter-head, the revolutionary TIME-MASTER overcomes all doubts about dictating machines. That's why you will find TIME-MASTERS in so many offices that never before used mechanical dictation.



And the development that made this extraordinarily successful product possible is the unique plastic Memobelt—most advantageous and economical of all plastic dictating records. (Memobelt advantages are summarized in "The New Voice of Business"—see coupon.)

*Never before has any dictating method or machine made it so easy to get work*

## DICTAPHONE Electronic Dictation

Only Dictaphone Corporation makes Dictaphone\*  
Machines. (\*Reg. U. S. Pat. Off.)

done in less time—with less effort and at less cost.

**S**imply by pressing a button and thinking out loud, you dispatch routine and trap fleeting thoughts—even record important phone conversations. TIME-MASTER'S microphone and Memobelt are ever-ready to record (with startling clarity) anything you want to get off your mind.

Your secretary will love the TIME-MASTER'S simplicity, the Memobelt's clarity—and the opportunity to help herself by being more helpful to you.

If you have no objections to saving time, effort and money—every working day—just try a TIME-MASTER in your own office. No obligation, except to yourself! Why not make a date with the most successful dictating machine in history? Just call your local Dictaphone representative or fill in coupon.

Dictaphone Corp.  
Dept. L59  
420 Lexington Ave.  
N. Y. 17, N. Y.



I would like to have a free copy of "The New Voice of Business!"

Your Name \_\_\_\_\_

Company \_\_\_\_\_

Street Address \_\_\_\_\_

City & Zone \_\_\_\_\_ State \_\_\_\_\_

got a job selling papers two days after arriving in America. The fourth president is Folsom, himself, whose first job was elevator boy. Folsom thought this an excellent suggestion but when he delivered the speech he left out all reference to himself.

If Dale Carnegie hadn't already done so, Folsom might easily write a "How to Win Friends and Influence People." Folsom probably has more friends than any business man in the world and he has virtually no hand-shaking acquaintances. He conducts a constant correspondence with some 2,500 first-name friends with whose business and personal life he is intimately acquainted. This herculean job Folsom undertakes with the zest of a neighbor exchanging back-fence-gossip tidbits and his correspondents include \$50 a week clerks and \$250,000 a year board chairmen. His sense of social discrimination is nonexistent. "Some of his best friends are elevator boys," an associate said recently. When he left Camden for New York to assume the RCA presidency, his chief concern was for the continued welfare of his chauffeur and secretary, who could not move with him.

**H**E is perhaps the most readily accessible major executive in New York. His secretary is not allowed to sort out his phone calls. People who ask for him on the phone get him if he is available; and music

store operators unhappily contemplating a remainder stock of a dozen Victor records have called Folsom and discussed with him the best way of disposing of them. Television set owners, irate over a minor malfunction, have demanded to speak with the "president of the company" and have been surprised and somewhat embarrassed to find Folsom on the other end of the wire inquiring into their troubles as eagerly as a bright-eyed serviceman.

Folsom's constant display of buoyant energy is cheerfully endured by his less strenuous intimates, who find his vigor offensive only in the morning. An early (6:30 a.m.) riser, Folsom is also an obnoxiously noisy one who delights in singing in the bath, clomping around, playing the radio at optimum decibels and rattling whatever miscellaneous pots and pans happen to be handy. Shortly after dawn one morning he was thus engaged in his suite in the Sherry-Netherland Hotel in New York when above the din he heard the door buzzer. Folsom delights in visitors any hour of the day or night and quickly wrapped a bath towel around his freshly showered midriff and expectantly opened the door. He was greeted by three respectful men who bowed in unison.

"Mr. Folsom," one of them said politely, "we are the bodyguard of the Queen of Egypt, who occupies the suite across the hall. Her Ma-

esty has had no morning sleep for more than a week now. She asks if you please couldn't be a little more quiet when you arise." For several days thereafter Folsom crept around on tiptoe.

**T**HE turning point came in Folsom's career when, at 20, he was clerking for Eugene Sommers, a book-and-stationery concessionaire in Hale Brothers. Sommers heard of an excellent job in Sacramento for an assistant buyer. Young Folsom knew almost nothing about buying, but to his great surprise Sommers warmly recommended him for the job.

The next Sunday morning, about to leave to take his new position, Folsom made a long, wearisome trolley trip to Sommers' home to thank him again for what he had done.

Sommers was pleased. "If you really want to show your appreciation for what I did for you, son," he said, "then when you get the chance—and you will—you do the same thing for someone else."

Folsom has never stopped proving his appreciation. He constantly seeks opportunities to help people get a start.

A large number of his friends today are executives who gratefully acknowledge his aid in boosting them off the bottom rung of the business ladder.

This attitude explains much of Folsom's success in merchandising.

His interest in helping the other fellow is genuine and so deeply imbedded in his philosophy, he never seems to be selling.

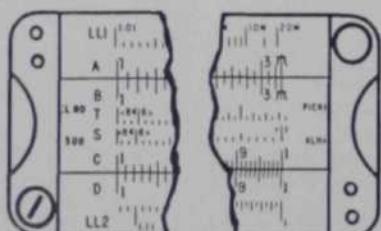
His sales technique was learned from many sources. At the Meier and Frank Department Store in Portland, Ore., he noticed the head of the store was always on the sales floor, talking to as many customers as possible, assuring himself they were satisfied. Sometimes he would stand for hours at the door and when customers left without a package he would ask what the store had lacked and what he could do to see they got what they wanted.

"That was real selling," Folsom recalled a few weeks ago. "Make the customer important, not by inflating his ego, but by sincerely trying to give him what he wants. The courteous personal interest, the honest, intelligent effort to be of service, is the key to selling today just as it was 40 years ago. It has been true of every growing business I've known."

"In every city in the United States there is a successful busi-

## Pocket-sized Slide Rule

**A** NEW pocket slide rule has additional scales making possible the solution of problems not usually solvable on the small slide rules. In addition to the usual A-B, T, S, C-D and CI scales it has three folded scales and also log log scales.



The additional scales help solve many more complicated problems without handicapping the slide rule's use for simple

commercial problems involving percentages, ratio, and other multiplication and division.

The rule has a magnesium alloy body with tongues and grooves machined to insure permanent alignment, freedom from distortion and easy operation.

The graduations are cut with a sharpness that permits readings comparable with those on a 10 inch slide rule.

The most commonly used C-D scales are on both sides of the rule.

The rule measures six inches long with approximately five inch scales.

Illustration shows one end of the face of the rule, one end of the reverse, at approximately actual size.

—W.L.H.

ness that is a living monument to some man with the simple but fundamental object of making sure his customers were properly taken care of."

FOLSOM recognizes that nowadays business often is large and complex and management is sometimes many steps removed from the consumer. This gives the smaller business a decided selling advantage, he feels, because the personal interest of the proprietor is constantly present.

"But whether he is owner or clerk," Folsom says emphatically, "the business man who makes the most progress in the next few years will be the one who makes sure the customer gets what he wants."

Theoreticians observing changes in industry and business divide its development into four stages. First, it was dominated by the man with capital, for capital was the essential ingredient in the economy of struggle of a young country. The second dominant figure was the man who invented—Whitney, Yale, McCormick—who literally built better mousetraps. Next came the production specialist, who could figure out mechanical shortcuts to mass-produce luxuries so almost anyone could enjoy them. The fourth man is just emerging. He is the merchandiser, the man who can distribute the right product to the most people.

The nation is rich in capital, its inventive genius has never slowed up, no country can match its production techniques. The need now is for the man who can move the goods. Frank Folsom is one of these, the forerunner of many others to come. Doubtless he was in the mind of the economist who recently forecast the coming shift in management qualifications by saying, "From now on, the man at the top will be the man who can sell."



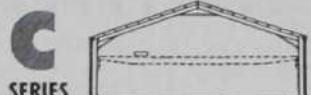
These three types of Luria Standard Buildings can be adapted to meet practically every building requirement



Clear-span, rigid-frame buildings—available in 40 to 100 foot widths



Center column buildings—available in 50 to 100 foot widths



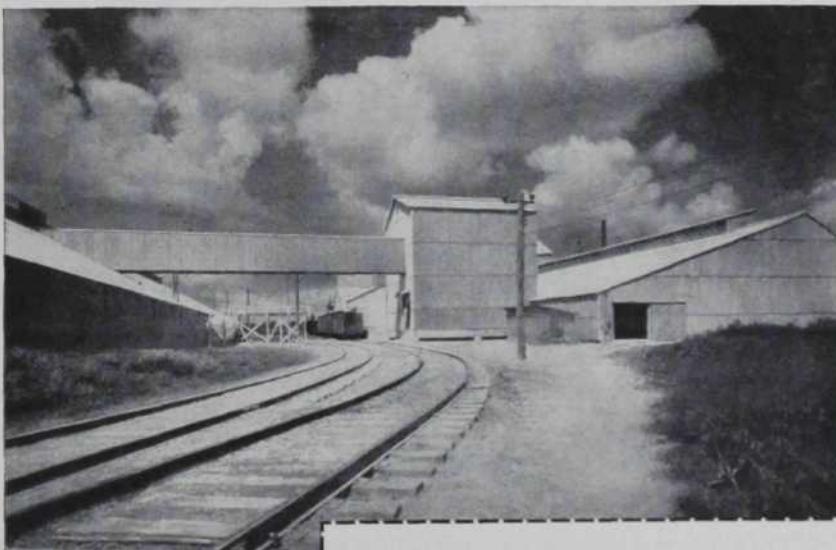
Clear-span, rigid-frame buildings, with crane runway. Available for 40 to 80 foot crane spans.

...and wants to cut costs without "cutting corners"

No matter how "special" your building requirements may be, chances are they're standard with Luria. For Luria buildings offer far greater flexibility of arrangement and architectural treatment than has ever before been available in a standard line. And even if your requirements do call for a special design, Luria can provide exactly the building you need, and still retain the fullest possible use of standard parts for maximum economy.

What's more, Luria has cut building cost without compromising on quality! Savings have been made not by using less steel, but actually by using *more*—in the form of fewer and heavier members which require less fabrication and handling, and can be produced in quantity at minimum cost.

That's why Luria can offer you a permanent building that will meet your exact requirements for so much less than you'd expect to pay. For complete information, send in the coupon below for a copy of our 20-page catalog.



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BY

# LURIA

LURIA ENGINEERING CORPORATION Dept. N39  
500 Fifth Ave., New York 18, N. Y.

Gentlemen: Please send me a copy of your new catalog. I am primarily interested in:

Industrial Buildings    Schools    Airport Buildings  
 Other (specify) \_\_\_\_\_

NAME \_\_\_\_\_

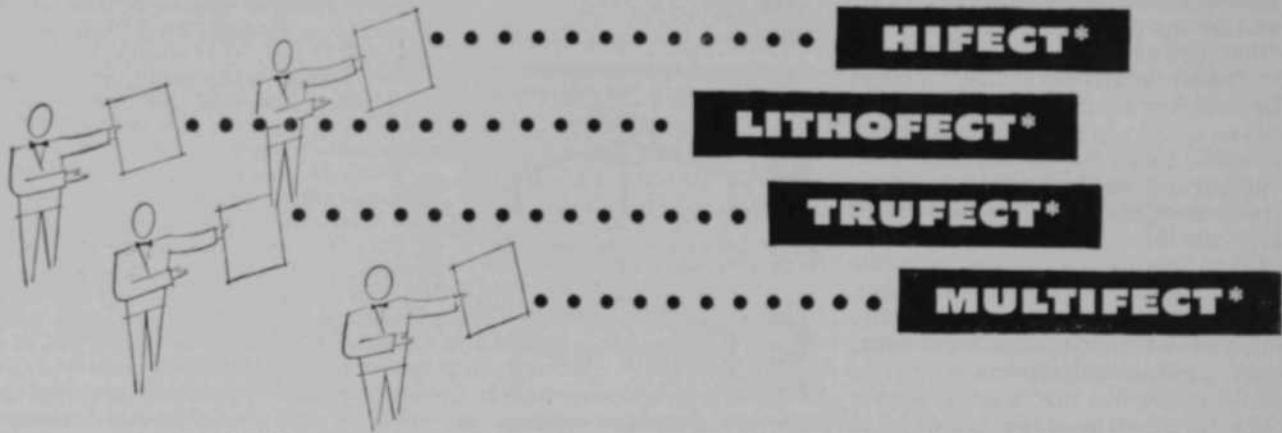
COMPANY \_\_\_\_\_

ADDRESS \_\_\_\_\_

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# Kimberly-Clark Announces

## FOUR NEW



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LITHOFECT\*

TRUFECT\*

MULTIFECT\*

all made with the new LongLac  
sulphate fibers, these papers look whiter,  
feel smoother, are stronger,  
and give you finer printing at lower  
relative cost than ever before!

Look at Levelcoat<sup>1</sup> for new  
*NOW*

# LEVELCOAT<sup>\*</sup> PAPERS

Like a new father, we're mighty proud to announce our new babies... a balanced line of four great new papers, with a choice of weights in each grade!

You'll be excited, too, when you see their remarkable printability, made possible by Kimberly-Clark's development of the new LongLac fibers. These longer, stronger fibers provide an exceptionally firm, cohesive base sheet with maximum binding qualities and better foldability. This has led to an improved coating formulation which gives these new Levelcoat papers a uniform, mirror-smooth surface never before achieved.

With ink trapped and anchored uniformly, each halftone dot prints to its precise tone value. With uniform pick resistance developed across the entire sheet, solids print clearly, smoothly. And with each new Levelcoat paper, brilliant colors are reproduced at maximum tonal density with a minimum of ink.

That's printability at its best... and that's why new 1950 Levelcoat is your best buy in paper today!

## New HIFECT

—the highest achievement of 77 years of fine papermaking. New Hifect has the appearance and printability you expect of higher-priced enamels. You'll find permanence, folding endurance and dimensional stability make Hifect the ideal choice for covers or any fine letterpress printing.

## New LITHOFECT

—a deluxe paper designed to fill a long-felt need in offset printing. Now it's no longer necessary to pay for costlier enamel offset to achieve the finest offset printing. New Lithofect combines a moisture-resistant coating to eliminate surface pick, with a strong base sheet. Renders rich, solid blacks and glossy colors without loss of density.

## New TRUFECT

—improved with the addition of LongLac sulphate fibers to make this quality sheet more popular than ever. Now it's whiter—it's smoother—and folds even better than before. Faster setting time and greater all-round press dependability make Trufect a finer, bigger value for 1950.

## New MULTIFECT

—the Levelcoat economy sheet designed for volume printing, now prints far better with less ink—combines faster setting time with smoother performance on the press. LongLac fibers give new Multifect added strength, better foldability and ream-on-ream uniformity.

KIMBERLY-CLARK CORPORATION • NEENAH, WISCONSIN

*values in printed advertising*



\*T. M. Reg. U. S. Pat. Off.



— GRIFFITH J. DAVIS FROM BLACK STAR.



# Roosevelt, Jr.—

## How Big a Chip?

By HENRY F. PRINGLE

**HIS biggest liability may be the name he carries, and he is well aware of it**

**N**O PARALLELS are exact, even in mathematics. And anybody who tries to draw them in the realm of politics does so at his peril. Yet the parallels are being suggested now that Franklin D. Roosevelt, Jr., has, like his father, started a political career by defeating New York City's Tammany Hall. Frank Roosevelt—he is never called Franklin—achieved his unexpected victory because of his very real personal charm and because he campaigned with almost incredible energy. But he also had behind him an organization, efficient if hastily pulled together, of which his father could not boast when

he first ran for office back in 1910.

In the files of the New York *Times* is embalmed a feature story, by now quite forgotten, which is almost certainly the first one written about Franklin D. Roosevelt I. The date is Jan. 22, 1911, a Sunday. Roosevelt, a socially eligible young man from Hyde Park, N. Y., had been elected to the State Senate the previous fall and, upon taking his legislative seat, had proceeded to win headlines and passing fame by attacking the New York Democratic machine. Tammany has changed rather little during the four decades that have passed. The machine in 1910 was about like

that which Roosevelt II defeated last spring.

The reporter who wrote about Roosevelt I was quite impressed with his subject. The insurgent senator, he said, "is tall and lithe. With his handsome face and his form of supple strength he could make a fortune on the stage and set the matinée girl's heart throbbing with subtle and happy emotion."

The young gentleman-in-politics who thus auspiciously stepped into prominence was due to make a number of compromises with the Democratic organization. But despite them, or because of them, he would go a long way in public life. Illness would cripple the supple strength. The burdens of war would etch deep lines in the handsome face. In that quiet year of 1911, though, Roosevelt formed

and led a coalition of state senators which blocked the Democratic organization's plans to elect a political hack to the United States Senate. His successful fight was a major step toward the direct election of senators.

Roosevelt II probably knows as well as did his sire that too much independence can be dangerous, if not fatal. Insurgency is all very well, if it is needed to win an election. But the young officeholder must work within an organization if he is to have any future. When Frank Roosevelt took his seat in Congress he made it clear that the Four Freedoms party, which he had organized in New York City, was merely a device for election. On being received by President Truman, the new congressman pledged his allegiance.

"I told him," he said after the interview, "that I was a member of the Democratic majority of the House and would work as a member of the team of which he is the captain and quarterback."

Frank Roosevelt is politically ambitious, of course, for, as he has said, "politics is in my blood." But he finds the uproar about his future distasteful. He will not discuss, even among his intimates, the possibility of running for governor of New York. He is equally impatient with the debate on his alleged ineligibility for the presidency because he was born on Campobello Island, off Maine, in Canadian territory.

When Roosevelt, Sr., was elected to the State Senate, and quickly won renown by his insurgency, he made little attempt to suppress his ebullience, a trait which marked him to the end. "I raised a riot . . . I dropped a bombshell," he wrote in letters to his family. Frank Roosevelt, to all outer appearance anyway, lacks quite this degree of self-esteem. He listens, instead of talking more or less incessantly as his father did. In manner he is as modest as he is friendly. The new member of the House, in his first speech, reflected a pleasing modesty. He had not intended, he said, "to presume to speak for some time." But the housing bill was under discussion and the subject was close to his heart.

Roosevelt II, unless I am greatly mistaken, does not lack inner doubts. After his elevation last May he was called upon by a graduate student from Columbia University, who explained that he was studying the American political system and asked to be told the secret of Roosevelt's success.

Rep. Roosevelt looked at his



## An orchid opened the president's door!



"For months our Sales Department had been trying to wangle an appointment, with no success. Finally, we wired a beautiful orchid corsage to the President's secretary."

"P. S. . . We got the interview. And look! From now on, there is a new item on our Promotion Budget . . . FLOWERS-BY-WIRE!"

Your FLOWERS-BY-WIRE can be delivered anywhere within a few hours. Order only through an Official F.T.D. FLORIST who displays the Winged Mercury Emblem. That Emblem means we guarantee satisfaction.

FLOWERS-BY-WIRE are perfect for promotions, company or personal anniversaries, important meetings, new offices and family events. They bring more warmth and friendliness into business relations!

*Say it with FLOWERS-BY-WIRE*

FLORISTS' TELEGRAPH DELIVERY ASSOCIATION, 149 Michigan Ave., Detroit 26, Michigan

visitor somewhat dubiously, suggested that he examine the methods of the campaign, the organization and the sources of the support which arose from all sides.

"Then come back and see if you can figure out what makes us tick," he said. He added, as if talking to himself. "Sometimes I wonder—."

Roosevelt discounts, as do some of his managers, his personal part in the victory. He has not yet been described by enthusiastic newspaper writers as a blend of William Faversham and Clark Gable. But he is tall, lithe and good-looking. References to the likeness to his father at the same age have been overdone. Yet comparisons with old photographs do disclose striking similarities; the infectious grin, the right hand lifted in salute to the crowds.

Frank has his father's gift of gab. Like Roosevelt I he never forgets a face or a name. He is on a first-name basis ten minutes after meeting anybody. Again, like his father, he has prodigious energy. What worries Frank Roosevelt, to his credit, is that he is sprinkled with star dust. At 35 he won a great victory against heavy odds, and he is realist enough to know how excellent are his chances of sliding down hill instead of continuing to climb.

Franklin Roosevelt, Sr., also experienced the difficulties of bearing a name great on the American political scene. In 1911 his distant kinsman, Theodore, was getting ready to break with the Republican party and make a bid for the presidency under the Bull Moose

emblem. To most Americans, Roosevelt still meant T. R. when Franklin D. Roosevelt ran for vice president with James M. Cox in 1920. It was a campaign doomed to defeat because the two candidates stood squarely on the issue of upholding the League of Nations. The United States had grasped the illusion of isolation, in the cities as well as on the broad prairies.

This writer, back in 1920, had an opportunity to watch Franklin Roosevelt, Sr., in action and would offer certain observations, for the sake of the argument if nothing else, on the relative qualities of father and son. That summer I was on the editorial staff of the *New York Evening Sun*. One morning I was assigned to cover Roosevelt's campaign in the neighborhood of Poughkeepsie.

I joined Roosevelt at the Nelson House in Poughkeepsie and we set forth by motor to the first speaking engagement at a nearby hamlet called Wappingers Falls. We arrived at the hall where the speech was to have been made—and found not a soul in the place. We learned later that the local committee had been misinformed about the schedule and expected Roosevelt the following day. The vice presidential nominee was not disturbed. He turned to the only members of the party, the chauffeur who had driven the car and myself.

"It's a good speech," he said. "Get in there and I'll give it anyway."

So we sat solemnly among the

empty seats while Roosevelt orated, with appropriate gestures. We had listened for a few minutes when the candidate broke off abruptly.

"Can't you guys applaud once in a while?" he demanded.

After that we did our duty. When the candidate finished he strode down the aisle beaming, slapped the two of us on the back and invited us to a friend's house for lunch.

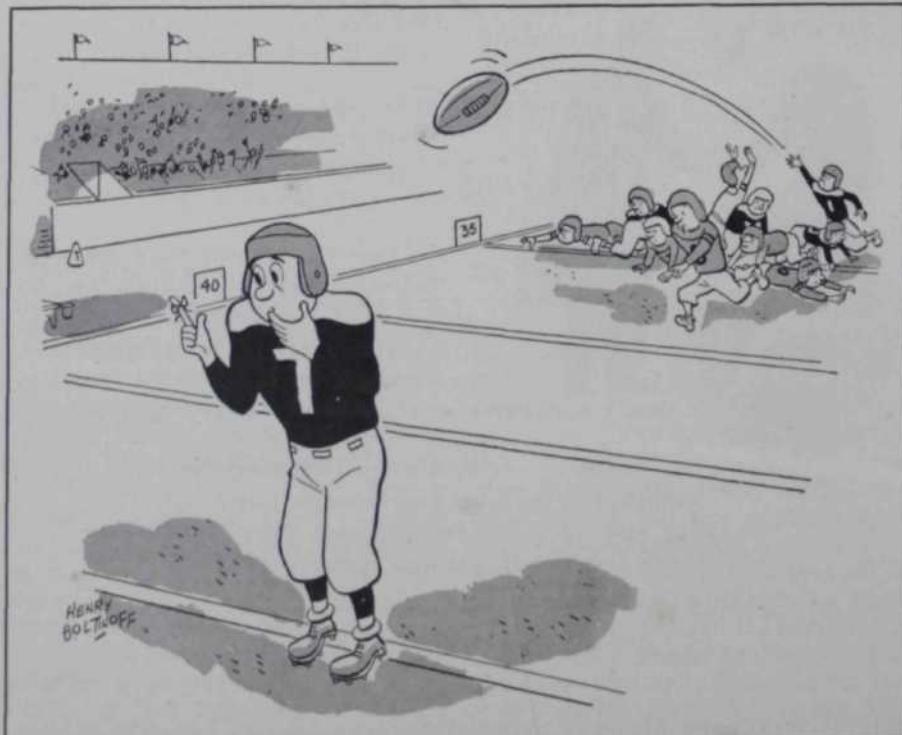
Such an incident could hardly have occurred in Frank Roosevelt's congressional race last spring. His meetings were always crowded—the organization behind him saw to that. It was, of course, strictly a city canvass in which audiences were not too difficult to assemble. But I am sure that the candidate would have reacted with the same good cheer. At a press conference following his election he again refused to discuss the future and said he was not a candidate for any office.

"Now—" called out a quick-witted reporter.

Frank joined in the laugh. "I didn't say that!" he retorted.

Roosevelt I, like Roosevelt II, won his first election because of the energetic campaign which he put on. He had no cohorts of eager volunteers to plead his cause. His party's support was lukewarm because of its defeatism. The New York senatorial district had been Republican for a generation. Roosevelt's Groton and Harvard background, his genteel appearance and his refined mannerisms were certainly no assets in winning the votes of rather shellbacked farmers. To make matters worse the senatorial aspirant decided to roar about in a relatively new contraption called the automobile. The keynote of the six to a dozen speeches he made each day was, *The Bosses at Albany Must Go!*

The campaign staged by Roosevelt, Jr., was even more arduous and tiring than that of his father. This was a special election, held to fill the vacancy caused by the death of Rep. Sol Bloom. The Twentieth Congressional District sprawls along New York's West Side for a distance of 90 blocks. Therein dwells almost every variety of voter, rich and poor, with a heavy preponderance of Jews and Catholics. There are also thousands of second-generation Americans. Among the clippings on the campaign which Roosevelt particularly treasures is a sputtering editorial from a small-town Virginia newspaper which regarded his election as a threat to freedom. He



won, this stated, because of the large number of foreign-born in the Twentieth.

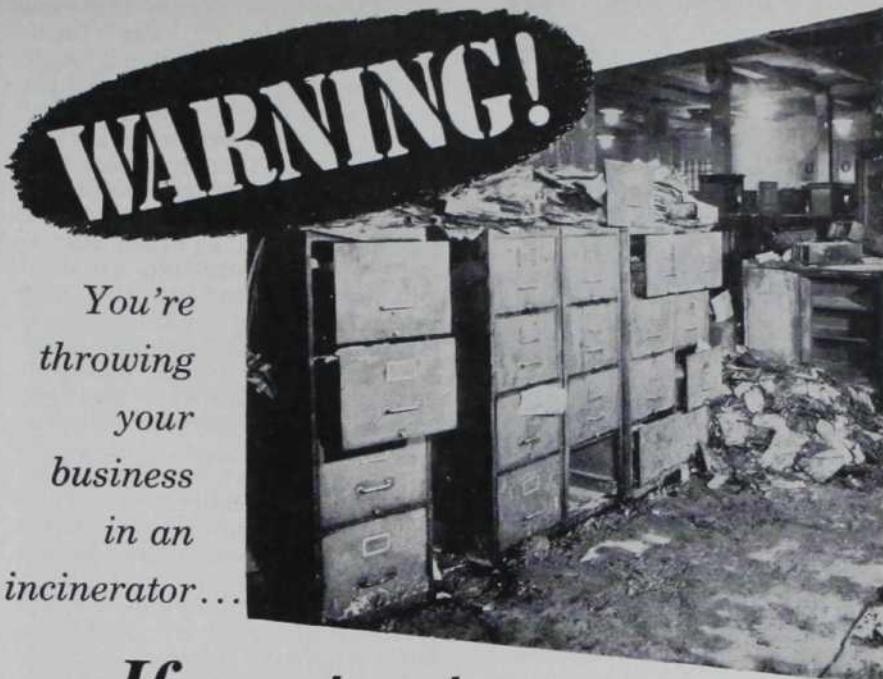
"Many of who," added the irate editor, "cannot speak English."

On the contrary, Roosevelt was elected because he relied on a time-tested but lately neglected political principle—get out among the voters. At the start the betting was against him. Tammany Hall effectively controlled the district. Early suggestions that Roosevelt be designated were rejected by the machine. But with the support of veterans, labor organizations, socialites, some Republicans and independents, Roosevelt organized the Four Freedoms party, and his industrious supporters got 25,000 signatures on the petition which put his name on the ballot.

Then began a grueling contest in which Roosevelt started speaking at nine a.m. and often continued until midnight. His organization made the Tammany machine look ancient and worn-out. Before election day the Roosevelt workers had made 80,000 calls on district voters. When the ballots were counted Roosevelt had 40,000 votes; more than his Republican, Tammany and American Labor party opponents combined.

Rather shrewdly, Roosevelt II used the radio very little. This may have been due to his distaste for copying his father in any way. The decision was, more likely, plain common-sense awareness that his voice could not compete with the measured resonances of the Master. Frank Roosevelt has a pleasant voice, but it has the thinner timbre of a younger man. It is conversational rather than dramatic. In any event, throughout the campaign, he scorned any emulation of his eminent sire. One day a rather naïve lady aide came bustling in with a copy of a scheduled speech and burbled that it was just wonderful—just like those of the former President. Frank Roosevelt read it again without saying anything, and then tore it up.

Young Roosevelt has wit enough to know that bearing a great name can be a handicap as well as an asset. There is evidence that he had pride enough to make him scorn the idea of seeking office as a kind of minor league Roosevelt, a pale copy of the original. Or it is possible that he has read about the spectacle offered by his remote kinsman, the late Theodore Roosevelt, Jr., who was a splendid soldier but a lamentable politician. When the Young Colonel, as Alfred E. Smith called him, stood for



You're  
throwing  
your  
business  
in an  
incinerator...

...If you trust

ORDINARY METAL FILES  
to protect any vital records  
against FIRE!

Records have been burned! . . . Businesses have been ruined! . . . Will yours be next?

Fire insurance cannot be collected without proof of loss records. More important, you could not keep your business operating without essential ledgers and papers. So, don't trust ordinary metal files that cremate records instantly in a fire.

4 out of 10 businesses that suffer a complete burn-out never reopen. Don't let that happen to you!



Safe, efficient Mosler Record Containers come in a variety of durable finishes to harmonize with your office.

HERE'S POSITIVE PROTECTION . . .

Mosler Insulated Record Containers. They provide constant, on-the-spot protection of a one-hour Underwriters' Laboratories, Inc., Class C, tested and approved safe—plus the convenience of a modern, efficient filing system. Insulated receding door locks over file drawers. Fire just can't get in . . . yet, you can have this invaluable protection at a surprisingly modest price.

Why take chances? See your Mosler dealer now and be sure. Send for booklet "Mosler Insulated Record Containers."

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Main Office: 320 Fifth Avenue  
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Largest Builders of Safes and  
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Builders of the U. S. Gold Storage  
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FILL OUT AND MAIL—TODAY!

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Twelve thousand miles of new hard-surfaced roads, extending one of the nation's finest highway systems to hundreds of North Carolina's rural communities, will smooth your way to still greater PROFIT ADVANTAGES in the South's Number One Industrial State.

At the command of industry, these roads will tap the great resources of North Carolina's farms, forests, and streams . . . the abundant labor reserve of her rural population, second largest in America. From thousands of new plant sites manufactured products will quickly reach the rich urban markets of North Carolina and the prosperous Southeast—decentralization without isolation!

North Carolina's "Go Forward" Program is setting a progressive pace for industries which locate here. A multi-million dollar deep-sea port expansion program will soon provide the most modern facilities for coastal and world shipping. Electric power is increasing at a rate double the national average. State-sponsored studies of native resources and raw materials are constantly pointing the way to new opportunities. Plan now to give your business the increasing advantages of a North Carolina location. Write to Div. MI-58, Dept. of Conservation and Development, Raleigh, N. C.

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**North  
Carolina**

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FOR INDUSTRIAL PROFIT



governor of New York he imitated his father to a degree that was as pathetic as it was futile. "Bully!" the Young Colonel would say, exposing his molars in the parental manner. "Dee-lighted!" was another echoing word that he constantly used. Such tactics confused a fraction of the voters. But he never won an important office.

It may be true, as Frank Roosevelt's cynical campaign assistant told me, that anybody with such an organization would have won last spring. It is undeniable, however, that the youthful Roosevelt did all that could have been expected. He went everywhere in the district, often many times. He talked to mothers, merchants and to pushcart peddlers. His platform, easily comprehended, called for a greatly expanded federal housing program, for ratification of the Atlantic Pact, for enactment of the civil-rights bill and for a strengthened United Nations which would ultimately lead to some form of world government.

Roosevelt II obviously convinced his constituents that his program was sound. What bothers him and his close political aides is the degree to which his name was responsible for the result of the election. Certainly he received more newspaper attention, and by far, than would have been accorded an unknown running with the same independence against comparable odds. His future, for good or ill, is equally linked with the political magic of his family. But Frank Roosevelt, in firmly refusing to discuss that future has, to his credit,

disclaimed any faith in political dynasties.

"I don't believe in them," he said soon after his election. "Each American rises or falls on his own ability."

No one will question his sincerity. The fact remains that Roosevelt is, whether he likes it or not, the heir of a dynasty. No family in American history, with the possible exception of the Adams tribe, has so actively participated in its country's government as the one bearing the Roosevelt name. Again, there is a parallel with Franklin Roosevelt I, whose election to so obscure a post as state senator caused editorial comment all over the nation. And Frank's victory in a mere congressional contest was noted in most of the capitals of the world.

The most casual examination of the Roosevelt family history brings out the hazards which surround a boy raised in a family of prominence and more than average wealth. Franklin Roosevelt, Jr., was born Aug. 17, 1914, the next to the youngest of five children. His boyhood was spent in Washington and at Hyde Park where he had not a serious care in the world. At 12 he was entered at his father's school, Groton, from which he was graduated in 1933. Next, also in the family tradition, the youth went to Harvard. The boy had small reason to think for himself and no need to exert himself excepting to the point of avoiding expulsion. And that is about all he did.

By now, Frank's father was President, and the boy was a tan-



"We couldn't housebreak him, so we trained him to do the next best."

gle of resentments. He disliked the lack of privacy. He made the situation worse by driving too fast and getting into tangles with the police. He went to too many parties and neglected his work. That Roosevelt has an excellent mind was indicated by the fact that he once achieved the Dean's List. In the main, though, he tried only hard enough to be graduated from Harvard in 1937, the same year he was married to Ethel du Pont, from whom he was recently divorced.

Frank Roosevelt did not wholly abandon his addiction to speed while studying law later at the University of Virginia. A degree of maturity was dawning, however, and he graduated on schedule in 1940. He took his first job that year with one of the big downtown law offices. Now he is a partner in Poletti, Diamond, Freidin and Mackay, specializing in what is roughly called "negotiation work." He was initiated into politics, also in 1940, by doing some work for the Democratic National Committee for the reelection of his father.

Friends of Roosevelt II say that he changed greatly in a few years. He came back from service in the Navy a man instead of a youth. The playboy attitude was gone. He began to work long hours and to interest himself in housing and other veterans' affairs. He became active on citizens' committees.

Roosevelt II has a hearty respect for the law and, unlike his father, has been closely associated with business men and corporation attorneys. It will be interesting to note what effect this may have on his political future.

Following his election, Frank told House leaders he would accept appointment to any committees offered him. He was well advised to take the Expenditures Committee which will pass on the reorganization proposals of the Hoover Commission. The fledgling congressman will learn much about the complicated federal Government he has pledged himself to serve.

Meanwhile, there is always the depressing thought that he is the glamour boy of the Democratic party. The pitfalls ahead are obvious enough. But because they are obvious, does not mean that they can easily be avoided. If mistakes are made, if his career should end in disaster, he will not be unduly depressed. He can always make a good living as a lawyer. For the moment he declines, good naturedly but firmly, to speculate on imponderables.

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# ACORNS OF INDUSTRY



## Story of the Tin Can

CAPTAIN ISAAC WINSLOW twitched the larboard rein and growled to the little Morgan mare, "Heave to, Betsy. Whoa up an' anchor yourself." He leaned out across the dashboard of the buggy to sniff the heady aroma of the field of sweet corn. His eyes had the ecstatic gleam of a small boy in a lollipop factory.

Back down the shore road, beyond the peaked roofs of Portland, Me., the clipper ships and whalers rode lazily at anchor. Staring down across the waving corn, Winslow saw his own ship, and thought again of the nights in the Magellan Strait . . . and off Alaska . . . and in the South Seas when he had longed for the smell and taste of ripe Maine corn and garden sass. That and the all too frequent outbreak of scurvy among the crew . . . the grim, barren ceremony of burial at sea.

Gently, he touched the case of tin-plated cylinders resting on the buggy floor. "By dad, Betsy," he said aloud to the mare, "if they can do it with fish and meat, we can do it with green stuff. Come Christmas and, the Lord willin', we'll serve the boys fresh Maine corn for dinner in Honolulu."

That was the summer of 1839. The art of preserving foods by canning was 30 years old. Now, after traveling 5,000 miles from an obscure little confectioner's shop in Paris, it was entering its era of widespread experimentation and public acceptance in the sprawling domain of the United States.

In 1795, when Great Britain and her allies cut off all trade with the new Republic of France, Napoleon and the Directory offered a prize for development of a new method of preserving food. The award was finally claimed in 1809 by Nicolas Appert, proprietor of a Paris candy shop. Through rigorous experimentation in the rear of his store, Appert was able to announce that "the subject of heat has the essential quality in itself not only of changing the combination of the constituent parts of animal and vegetable products but also



"Garden stuff" at sea was a whaler captain's wish come true

of, if not destroying, at least arresting for many years, the natural tendency of these same products to decomposition; and that its application in a proper manner to all these products, after having deprived them in the most rigorous manner possible of contact with air, effects perfect preservation of these same products with all their natural qualities."

Appert's revolutionary system of food preservation came too late to save Napoleon's army from starvation on the way to Moscow. Moreover, his methods were too cumbersome to permit wholesale production. His foods were packed in wide-mouthed glass bottles, carefully corked, wired and then boiled for hours in copper wash boilers.

Nevertheless his basic law of arresting bacterial action by boiling and sealing (discovered a full half century before the first bacteria were isolated by scientists) found quick acceptance throughout Europe. A year later, an Englishman named Peter Durand patented a process for using "vessels of glass, pottery or tin plate" to preserve food. Tin plate offered far greater potentials in handling, warehousing and transit.

By 1819, an English immigrant named William Underwood had introduced tin containers to America. That year, he packed orders of Atlantic salmon, lobster and cranberry preserves for homesick New Englanders who had moved to up-state New York and Ohio. The following year, in New York City, Thos. Kensett & Company offered a similar line of "fresh delicacies, carefully packed and preserved in tin canisters."

Entering these sales on their records, Underwood and Kensett bookkeepers economically wrote "tin can's." In time, the abbreviation came into general use . . . and a new phrase was born.

Sales were meager, however. The packs often wound up as odorous explosions in the storerooms.

Isaac Winslow's entry in the field was much timelier, from a standpoint of national economy. The great American migrations to Illinois, Wisconsin, Missouri and Texas were under way, via the Erie Canal and the National and Cumberland Pikes. In the big cities along the Atlantic seaboard, apartment life was appearing; the gardens and ample "root-cellars" of eighteenth century living in New

York, Philadelphia, Boston and Baltimore had given way to realty demands. And, on the high seas, American clippers and whaling fleets took the waters of all the Seven Seas on their keels. America, in 1839, was ready for the tin cans.

Captain Winslow's crew did not eat canned corn for Christmas dinner in 1839 . . . nor in 1840 or '41. But the Winslows were a persistent family. The experiments continued. The tin cans came from his brother Nathan's ironmonger shop on Front Street, Portland, and the corn from the farm of his brother-in-law, Caleb Jones, atop the hill. Not until 1846 did the two families devise a method for blanching the corn and coating the inside joints of the can with an enamel of sorts. That winter, Captain Isaac's crew may have had canned corn in Honolulu . . . although history does not record it. The first records of a sale of "Winslow's Canned Corn" appear in the books of the old Boston grocer's firm of S. S. Pierce, for the year 1848, "One doz. tin can's" at 33 cents per can, wholesale.

The Winslow-Jones cannery consisted of a long room with high tables down the center, piles of empty cans at one end and copper and iron kettles above open fireplaces at the far end.

But "Maine corn" did not stay in Maine. By 1855, enterprising canners in Baltimore were packing Maryland sweet corn to sell under a "Best Maine Corn" label. Pea canneries began to operate in Pennsylvania, Ohio and New York. In 1860, a venturesome packer named Thomas Duckwall set up a shack at Locust Center, Ohio, to can the tomato.

The Civil War, with its vast commissary organization for Union and Confederate armies, increased the nation's canning output by 600 per cent and finally established the tin can as a household necessity.

Long experimentation and development lay ahead. Spoilage ratios were still high. The scientific tests of Samuel Prescott, William L. Underwood and Bronson Barlow during the 1890's would bring the first applications of bacteriology to the industry. The open-top, sanitary-style can would not be invented until 1900; commercial production of enamel-lined cans for "low acid" foods would not get under way until 1921.

Today, the annual American foods packed in tin "can's" average 500,000,000 cases. The tin coating is a scientifically steadfast one and enamel lining makes it possible to use the can as a sanitary icebox container.—ROBERT WEST HOWARD

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## What Happened to the GI Loans

(Continued from page 36)  
from school and induction in the service, few boys had acquired the experience they needed to survive free—and fierce—competition. All they knew was that they wanted a piece of that easy money promised them by the GI Bill of Rights.

Apart from the obligations owed his depositors, the local banker had to satisfy the Veterans Administration on that section (503) of the GI Bill which authorized him to make loans only if "the ability and experience of the veteran, and the conditions under which he proposes to pursue such business or occupation, are such that there is a reasonable likelihood that he will be successful in the pursuit of such business or occupation."

PERHAPS 85 per cent of the applications for loans had to be rejected on that basis—and they were. Every refusal had to be handled with the utmost delicacy and sympathy out of consideration for the veteran's disappointment, which could turn into bitterness, and the bank's good will.

Acknowledgement of the necessary public service performed by the banking industry is made by T. V. King, the Veteran Administration's director of the Loan Guaranty Service. "Bankers have done a magnificent job saving the veteran from disaster," King says. "We urged them to give advice rather than money to overenthusiastic boys and, in return, held out very little solace for the bad will they might have incurred in their communities. They were not given a bonanza. It was strictly a borrower's loan at four per cent interest, the maximum rate permitted by the law. We know most banks lost money handling small loans at four per cent. Their only incentive for risking losses and bad will was the realization that veterans would be their best customers in the future."

Always the banker had to be prepared to cope with the unforeseen. Take the case of the Dayton, Ohio, veteran who bought a small radio repair shop on a GI loan. Soon after he went into business his wife died and he cracked up under the emotional strain. His repair shop went to pot, of course. The local banker who had extended him the loan hired a man to run the shop, and waived the defaulted payments on the loan until the

ex-GI came out of his tailspin. No record has been kept of the applications for loans that were turned down by banks. People at the Veterans Administration, making an educated guess, estimate that at least three quarters of the propositions brought in were shot full of holes by a few pertinent questions in five-minute interviews. There is an accurate yardstick, however, for measuring the care with which applicants were screened.

As of June 25, 1949, the Veterans Administration had received through the proper channels 118,335 applications for individual GI business loans. The remarkable number of 108,381—91 per cent—satisfied stringent government regulations and were approved. The figures reflect the bankers' conscientious handling of the program—as well as their judgment of the veteran's character and ability to meet his obligations.

Even more significant is the record on defaults of the loans. To date, it is only five per cent, and it is believed that 40 per cent of the accounts in reported trouble will be cured and reinstated.

Some veterans, however, went into business regardless of their ability to get a GI loan. In 1946 a kid in Oklahoma City paid \$3,000 of his own money for a lunch wagon on a parking lot. He didn't read that clause in the lease saying that he could be compelled to move on 30 days' notice. Six weeks after he had bought the joint, the owner of the property decided to build on his parking lot and ordered the kid to move out with his lunch wagon. The Oklahoma City Veterans' Service Organization heard of his predicament and brought it to the attention of a local banker. The banker got the kid's money back and helped him find another location, without charge.

IT can be added in this vein that local bankers contributed the services of employes to all veterans' information centers that sprang up throughout the country. Usually these consultants were veterans themselves who understood the problems of the kids.

Also, many banks did not charge former servicemen the customary fees for appraisals, investigations of title, etc., fees they were entitled to charge under the GI Bill.

In an effort to determine the time and attention banks devoted to veterans in their communities, we sent out a list of five questions to 80 representative institutions throughout the country. The response was gratifying and revealing.

**Question 1**—What percentage of applications for GI business loans did you approve? *Answer*—The range fluctuated wildly, from one to 90 per cent. The median was 26.

**Question 2**—How many, roughly, would have been approved if the Government had not guaranteed half the loans? *Answer*—The average was 27 per cent. Bankers were chiefly concerned with the intrinsic soundness of proposed ventures rather than the fact that half their money was safe.

**Question 3**—What general types of business enterprise did the applicants want to launch? *Answer*—Everything, from dental laboratories and infants' wear to pool-rooms and greasy-spoon dog wagons. Bankers had to look into every conceivable sort of business.

**Question 4**—What were the salient reasons for rejecting applications? *Answer*—Inexperience; insufficient working capital, lack of technical or managerial knowledge, extreme youth of the applicants, local competition and the uncertain nature of the times.

**Question 5**—Approximately what is the percentage of defaulted GI loans in your community? *Answer*—Given in dollar amounts, only two figures were as high as ten per cent. Three banks reported no defaults. The medium was 3½ per cent, substantiating Veteran Administration statistics. Many bankers volunteered the information that all their veterans are good, hard-working boys who discharge their obligations faithfully. Most defaults were on loans made soon after V-J Day when people were going off the deep end in their desire to help the veteran.

Perhaps the most noteworthy aspect of the whole thing is that the small business loan had become one of the best-administered features of the GI Bill after an inauspicious start. The inevitable red tape that messes up huge government projects was especially irritating to veterans who were fed up with the old Army game of hurry to wait.

Originally, the regulations required an appraiser from the VA to examine the property the applicant proposed to buy and often it was months before the central of-

fice in Washington sent a man around. The act also required veterans to apply for loans within two years of their discharge and the benefits were not to be offered later than five years after the official end of the war. That impelled many youngsters, who normally would have waited a few years, to rush into ventures. Another serious complication was the ceiling of \$2,000 the Government guaranteed lenders. That meant the total loan could not exceed \$4,000—and \$4,000 in 1945 couldn't buy a peanut stand with a whistle in good working order.

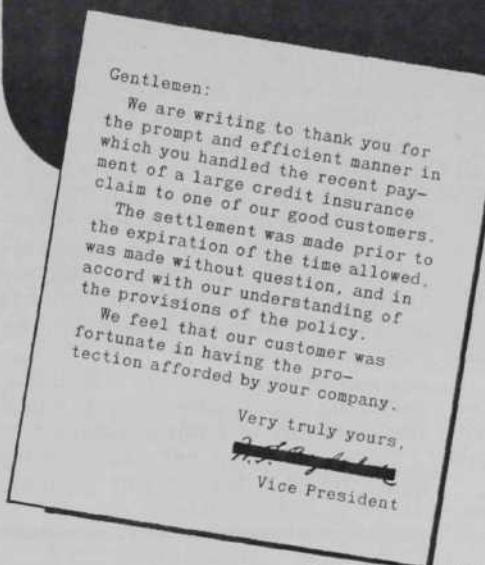
ALL those early faults in the law were corrected Dec. 28, 1945. The VA, realizing that private lenders had as much money at stake as the Government, accepted banks' appraisals of property and gave its 67 regional offices authority to approve any loan less than \$25,000—although the most the Government will go for is \$4,000. The law was extended to ten years after the official declaration of the war's termination—July 25, 1957—giving veterans more time to shop around and gain the experience they needed when and if they decide to strike out for themselves. The maximum government guarantee was upped to \$4,000 on real estate loans and the granting of credit was facilitated by providing for the building up of an insurance reserve of 15 per cent of the total principal loaned.

Now that the veteran "problem" has shaken down and can be examined objectively, it is clear that the American people have established a distinguished precedent. They have, for the first time in history, worked out a successful program for veterans' rehabilitation—conceding that those who served in the war never can be compensated fully for the sacrifices they made.

Setting up the veteran in business was a basic ingredient in attempting to meet his reasonable wants and needs. Administered loosely, that part of the program could have been a gigantic pork barrel that would have saddled young men with onerous debts at a crucial period in their careers. Debts that all of us—including the veteran—would have had to pay. Disregard for the human element would have defeated the program's purpose and left lingering bitterness. There are, to be sure, some good boys who didn't get all that was coming to them. But you should've seen the ones who didn't get away with a foul kettle of fish.

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## Is Rainy-day Money a Give-away Show?

(Continued from page 30)

pension of their rights for a reasonable period following the disqualifying act," the article stated.

When Wisconsin booted from its rolls some former farm hands who were living on insurance benefits as jobless shipbuilders because this war-born industry had collapsed with the peace, a federal representative hurried there to protest.

"You can't do that," he told the state officials. "They're entitled to stay on insurance unless you can offer them jobs within their latest experience."

"The heck we can't," was the reply. "The farmers say they can't harvest. Are we supposed to support these upgraded laborers until we have another war and build more ships?"

"This money is for velocity spending," Herschel Atkinson, former administrator for Ohio, recalls that a visitor from Washington told him. "This is to get spending power out into the hands of the people. If a man walks in and signs a slip, pay him. What do you care? We will never audit you. Get the money out."

Atkinson adds: "And believe me, that pressure was put on me repeatedly."

I have heard the same statement from administrators still in harness. They say states which accede to such demands get more money to administer their programs, while those who do not are continually on or near a deficit basis.

Such pressure produces some strange results. In Connecticut, a woman in the dress industry who, after three months of idleness, was deprived of benefits when she refused two jobs in her vocation, was reinstated with apologies four months later. It developed that she was a member of a union and the jobs were in nonunion shops which made them unsuitable after all.

In Nebraska, cafeteria workers were asked to continue in their jobs when a new management took over, but they were allowed to go on the insurance rosters because they had not completed their negotiation of a union contract.

Factory workers for years fought for paid vacations. However, now they have them there is a growing movement in many instances to have the vacation called a layoff and vacation pay called a bonus. This is because some laws forbid

payment of insurance to anyone who is on vacation.

There have been many tests on this point. In one, some union workers in Massachusetts agreed to accept a paid vacation in accordance with their contract, so the boss after due notice shut up the plant for two weeks after also giving vacation checks to the remaining employees even though they were not covered by the contract. The latter group accepted, then collected insurance besides. The Massachusetts agency reasoned they were "unemployed" for the two weeks because they had not agreed to the shutdown!

Use of the insurance funds has become so prevalent that when a \$12,000 a year general superintendent was eliminated by a Pennsylvania steel company he was welcomed to the insurance rolls although he had a \$2,000 check in his pocket covering his salary for the next two months. A New Hampshire legislator demanded benefits, asserting he was unemployed when the assembly was not in session.

These two men eventually were disqualified after appeal actions,

but when a Pennsylvania metal-worker who quit as a shipyard welder to start his own business as a roofing contractor had to give up due to material shortages, the authorities proclaimed him an impostor because "he did not become an unemployed employee but an unemployed employer."

Average benefits for the nation now are more than \$20 a week but in some states insurance is bolstered by allowances for dependents. Massachusetts has been writing some checks for \$51 a week.

How many of the checks are deserved is another matter. After two years of probing with accountants and detectives, a California legislative committee reported that, in addition to unidentifiable sums being bestowed contrary to the intent of the law, fully \$30,000,000 worth of benefits in California last year were paid to fraudulent recipients. That is \$1 out of every \$5 of outgo, and the rate of outgo since has doubled.

California investigators divide the chiselers into types:

1. The beneficiary who avoids a suitable job by claiming his usual occupation is work which he is unable to perform and for which no sensible employer would hire him,

## What Employers Can Do

ONE WAY OUT of the unemployment compensation tax mess is open to employers nationally. It lies in these lessons learned in Michigan, Wisconsin and other places where the administrators are trying to do the best they can under existing pressures:

- 1 • **Guard against layoffs** in one department when another is hiring by transferring men.
- 2 • **When good men** must be let out, try to find them jobs.
- 3 • **Ask authorities** for prompt information about everyone from the company who may be drawing insurance, for your own records and fill vacancies from your list.
- 4 • **Investigate** job prospect's background, especially with reference to previous job stability.
- 5 • **If an employee** is discharged, report the facts and keep a record of the reasons and previous warnings given him. The burden of proof is on you.
- 6 • **Report back** to the employment office why you did not hire a prospect referred to you.
- 7 • **Maintain contact** with local insurance officials but appeal only when you have a good cause—and don't be reluctant to act because of previously established precedents contrary to your case. One administrator reported he could find precedents to support any decision he wanted to make.

or which he knows is not available in his locality. Example: A man in a mountain village who wanted to collect for not being employed there as a motorcycle repairman.

2. The beneficiary who pretends to apply for jobs to which the public employment office has referred him, but deliberately conducts himself in a manner to discourage a prospective employer. Example: A woman who always appeared decorously dressed to collect her insurance, but invariably was garbed as a hussy when she reached the office to which she had been referred for a job.

3. The man who attains benefits by certifying he has just lost a job when in reality he is a chronic loafer, or who says he was laid off due to lack of work when actually he was fired for misconduct.

4. The crook who uses the name and social security numbers of other persons to collect on a wholesale basis. Such highbinders even have organized fake companies, paid taxes on a long list of nonexistent employees for a while, then gone out to claim insurance in the name of the entire mob.

5. The beneficiary who collects for being jobless while he actually is working regularly.

It is this last category that most worries the states. Defense against such fraud is an adequate interview of the claimant. But the few minutes the state budgets, as limited by the federal Government, allow for this would not permit time to explore motives even if the interviewers were proficient, as too often they are not. Only 13 states admit to regularly interviewing beneficiaries once they are enrolled.

Usually the only way to test a chiseler is to offer him a job, but job offers are too few and lack of funds prevents a checkback to determine why the beneficiary did not get the position to which he was referred. However, a New York sampling revealed that, whereas the employment offices were able to obtain jobs for half of the persons who asked for work instead of money, only 15 to 17 per cent of those who claimed benefits ever were placed. Some of the latter had been referred to as many as 22 jobs without success. The report adds that, after 100 such persons were questioned merely as part of the study, many claimed no further benefits.

Twenty states do not even admit to checking for fraud a single one



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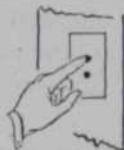
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of the claims that go through their offices. Only 22 say they investigate as many as 1.1 per cent of their claimants. Only four have as many as ten employees working full time at fraud investigation. More than half of the states "consider their fraud-control programs to be inadequate," according to the official reports from which all of this material is drawn, while many of those who think they are doing enough do not provide information to prove that they are doing anything.

In Lawrence, Mass., someone became suspicious because so many men and women in working clothes periodically stood in line waiting to collect insurance checks a few minutes after the end of the first work shift at a nearby textile mill. The cards of 150 beneficiaries were checked against the mill's payrolls. More than a third of them were currently employed. Of 5,208 beneficiaries subsequently interviewed, only 959 had been paid legally. This incident ultimately led to the formation of the Massachusetts fraud investigating unit.

CALIFORNIA investigators sampled a few records of persons enrolled six weeks or more. One out of every ten had a job. The investigators went to Los Angeles and questioned the first 16 claimants who entered the employment office; four were found to be justified in receiving payments. Chief investigator James O. Reimel later wrote that 60 out of every 100 in the area were being paid contrary to the intent of the law.

It was the same elsewhere in California. At Bakersfield 54 per cent were drawing benefits to which they were not entitled. At Taft many ran out of the collection line as the investigators approached; of those who remained, 54 per cent were disqualified. Random sampling indicated invalid payments ranging from 20 per cent in Los Angeles to 45 per cent in San Bernardino.

When New York agents descended on the needle trades they found that of 6,135 workers in 125 plants who were paid benefits in a single year, 1,799 or 29 per cent got theirs through misrepresentation. Six years later constant policing only had been able to reduce the fraud to ten per cent.

Lack of success in cleaning up this and other chiseling lies partly in callousness toward dishonesty, also in a paternal attitude of forgiveness often exhibited by the authorities.

A New York garment maker held

to have "willfully made a false statement to obtain benefits" because he was employed at the time, simply was denied the right to benefits for 24 days. Afterwards he was free to return to the rolls.

Even the courts fall into line in some instances. In Kansas, the top penalty for insurance frauds is \$15. One day the Detroit Free Press carried two significant items almost side by side on the same page. One told of a man being sentenced to jail for 90 days for stealing 40 cents from a newsstand; the other told of four individuals being put on probation for stealing \$868 from the Michigan insurance funds by claiming benefits while working.

**B**USINESS men are not blameless. It is their responsibility under the law to safeguard the taxes which they alone pay to finance the insurance fund. These taxes—subject to reduction on a "merit-rating" or "experience-rating" basis—are assessed against the individual business on a sliding scale to the end that the firm which sends unneeded employees to the insurance rolls shall, within limits, pay the cost of caring for them.

The idea, conceived by the late Prof. John R. Commons of the University of Wisconsin economics department, became the key clause of the first job insurance law of the land which Wisconsin put into effect in 1932. The purpose was to provide industry with a selfish and therefore practical motivation for assisting a socially desirable purpose—employment stabilization.

When a person applies for insurance in Wisconsin and certifies as to apparently legitimate reasons why he is entitled to benefits, the state immediately informs his past employers of his statements. If they do not challenge his story he is enrolled and a copy of every check is sent to the former employer. If there is a difference of opinion, the officials decide who is right on analysis of the explanations.

Wisconsin's is still known as a well administered law. In too many states, though, unwieldy schemes have prevented employers from knowing currently of charges being made against their tax payments. Furthermore too many business men have not taken their responsibility seriously.

Michigan business men were too busy making supplies to concern themselves about their insurance system during the war. But, with the peace slow-up, there was a surge to the rolls by hairdressers turned welders and housewives

turned machinists. Then the business men awoke.

It was five months after they had gone on the insurance rolls before the General Motors Corporation could obtain from the Michigan Unemployment Compensation Commission even the social security numbers of some of the beneficiaries for whose support the corporation's taxes were being charged. Then, it turned out, many of these numbers did not belong to anyone who ever had worked for the corporation. GMC asked for explanations, but its letters went unanswered. When, after a year, the commission got around to arranging a conference with the auto men, the upshot was that the state officials designated certain employes to receive GMC's letters. Even then the majority of the letters went unanswered.

However, when they investigated claims of those beneficiaries about whom some information could be obtained, GMC and other manufacturers learned that strikers were being compensated contrary to law.

Job applications, required of persons seeking insurance, were dumped into wastebaskets; other claimants were not even asked to register for work.

THE blowup really came after a girl employed in a Detroit motor company office approached her boss and asked for the afternoon off. "I've been invited to the employment office to see if they can give me some more insurance," she said.

She was telling the truth, too. All the housewives, beauty shop operators and others in Detroit who had exhausted their year's benefits for being unemployed riveters received postcards from the employment commission. These messages began "Dear Claimant," and suggested that they drop in to ascertain whether they were entitled to receive benefits coming from a new "base" year. Exactly 60,010 of these persons accepted and 27,730 qualified for a new ride on the money-go-round.

Finally, 450 manufacturers—big and little—organized as the Michigan Manufacturers' Unemployment Compensation Bureau under the direction of Raymond C. Smith, a former executive of the Indiana insurance system whom General Motors had hired earlier to straighten out its own compensation woes.

A governor's investigation of the Michigan system resulted in a wholesale housecleaning. Amend-

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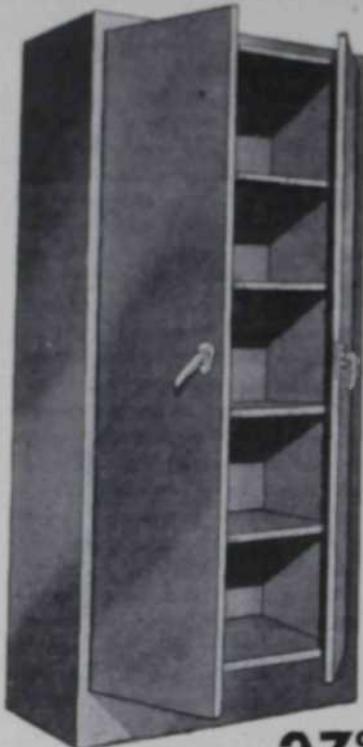
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ments to the law passed the 1947 legislature. Meanwhile, the manufacturers won most of their appealed cases. But most important, they obtained adoption of the Wisconsin plan whereby employers get immediate information about insurance applications, a chance to tell their side of the story, and copies of all subsequent checks.

The new scheme for notifying employers became effective Jan. 1, 1948.

Frauds still are uncovered in Michigan. An analysis of 6,762 collections by Ford employes last year showed more than 16 per cent of the claimants had been paid benefits for weeks during which they worked. Most of the checks covered short periods, but a few included 13 weeks of benefits received throughout the same 13 weeks of work.

Michigan's business men, however, have been bringing order out of chaos. GMC, as a typical large concern, has its own insurance specialists. On receipt of the company's copy of an insurance application, the statements on it are checked against a card record of the individual. The various departments then are canvassed for

a job within the applicant's skills and pay classification which can be offered him. If none, he is referred to another plant when it is known that one is hiring. If there still is no work, the claimant is approved and gets his first check within a matter of minutes, as against sometimes weeks of waiting in the past. Every week thereafter the mail brings copies of ensuing checks as a reminder that here is a man whose lack of a job is costing the firm money. An attempt is made to rehire him before a new employe is taken on.

However, if investigation indicates chiseling, immediate protest is made against any payment pending an investigation.

The reorganized Michigan Unemployment Compensation Commission now is headed by Harry C. Markle, a man with business experience. Industrialists respect him.

"Are the Michigan manufacturers using the protest as a device to deprive legitimately jobless men of benefits?" I asked. Only three or four in the state, was the answer; only one of these is fairly important. Though the others are tough, they protest probably less than

## Plain Pooch and a Profit

RAY ROBERTS, proprietor of a Los Angeles pet shop, used to sell thoroughbreds, puppies with pedigrees longer than they were. That was up until five years ago when Roberts' own son talked him out of it.

"Kids like mutts a lot better, dad," insisted seven-year-old Lyle, and he was right.

Today Roberts does a thriving business in dogs of more than slightly confused ancestry. Bookkeeping is simple, turnover is rapid, and customers—most of whom buy mongrels from choice and not for reasons of economy—are better satisfied.

Toy shepherds, the term Roberts dug up to describe puppies which are half spitz and half cocker spaniel, are the best sellers. The "breed" is slightly larger than a cocker and is neither long nor short haired, but "furry." It combines the quick intelligence of a spitz and the ever loving quality of the cocker.

Roberts buys the pups when

they are from six weeks to four months old. They must be weaned, healthy and of good appetite.

Some of the least likely mixtures of blood lines result in a perfect mongrel, a dog which is amiable, hardy, socially adjusted and has the charm unique to mutts.

Some 30 breeders bring him litters regularly. These suppliers—for the most part youngsters from ten to 15 years old—receive anywhere from \$1 to \$5 for a suitable pup. Roberts in turn sells the dogs for from \$5 to \$10. Members of the Hollywood movie colony are among the steady customers of Roberts' Pyke Pet Shop. Vincent Price has bought several of the toy shepherds. The late Lupe Velez even persuaded Roberts to evolve a special breed for her to suit her personality—a volatile half Mexican chihuahua and half fox terrier.

—FAVIUS FRIEDMAN &  
JANE SPALDING

one per cent of all claims now, and they win the majority of these contests.

As Professor Commons of Wisconsin planned it, the reassertion of the employers' selfish interest in saving money in Michigan has worked for the public interest by tending to keep men employed.

Employees need have no hesitancy in using insurance under proper circumstances. A former employer should find it in his interest to see that a worker gets courteous, efficient service. As a director of the Illinois insurance system says: "Every fraudulent claim for unemployment compensation is a fraud against every other worker and a drain on his unemployment reserves. Otherwise honest workers often condone fraudulent claims by taking no action about them. They should reflect that the trust fund from which benefits are fraudulently claimed today is the same trust fund set aside for their possible unemployment needs tomorrow."

Although business men pay the insurance tax, they of necessity have passed on the cost to the consumers. The public thus has footed the expense of insurance in the form of higher prices.

Investigate the law and its operation in your town and state. If you suspect a person of chiseling, report him as you would any other thief.

If you want insurance abuses stopped, see to it that the laws say what they mean instead of leaving it up to others to decide.

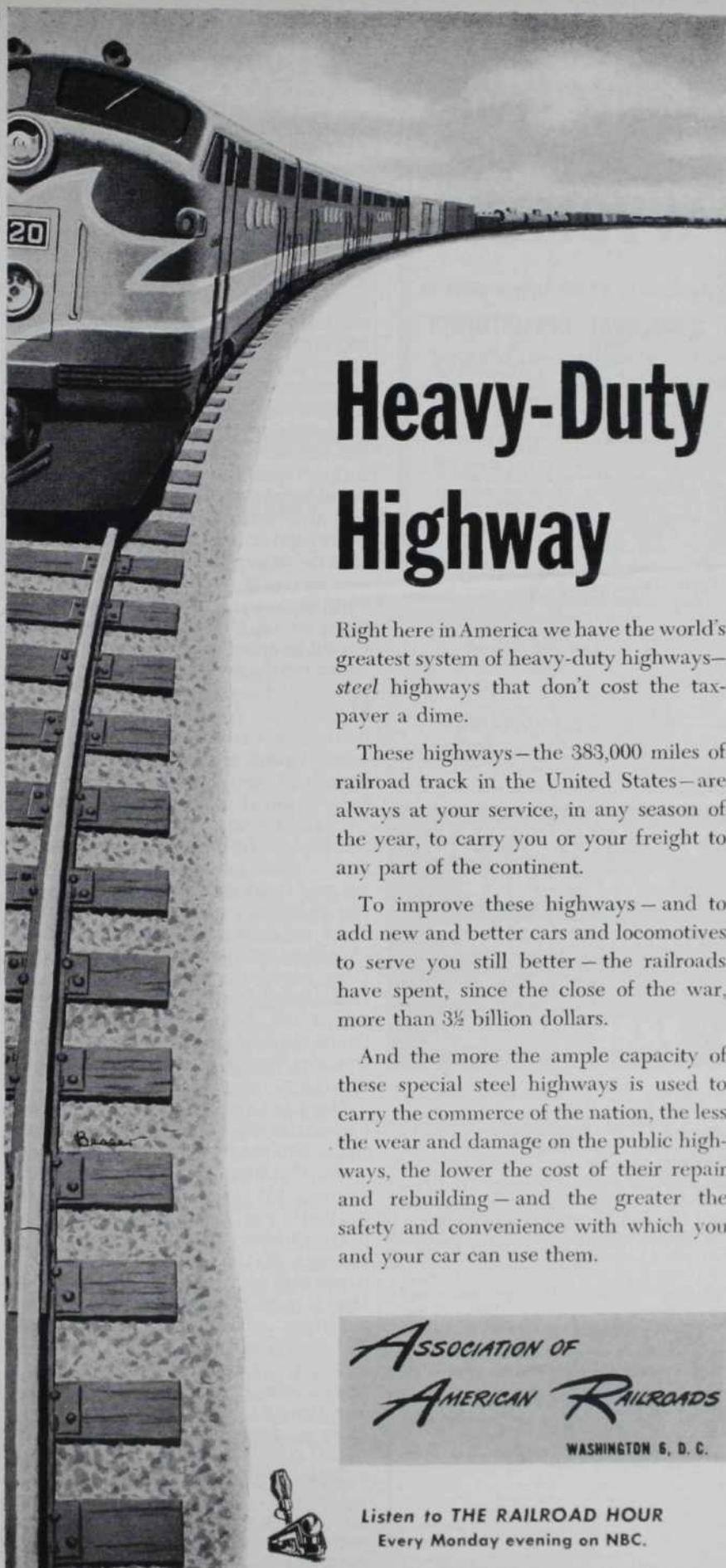
The Michigan insurance director says the laws can be so written. The legislators who investigated the California system say they must.

The only answer from the Washington officials and the unions is to press harder for federalization and schemes to kill the experience-rating tax—which, by the record, provided the only motivation which led to the Michigan reforms.

"Sucker bait" is what the Wisconsin Industrial Commission calls these schemes. The tax is essential, it says, so business men will "see that benefits are paid only to those people who ought to get them under the law."

"Horrible monstrosity." That is what Bernard E. Teets, executive director of the Colorado Department of Employment Security, declares feelingly. "Without experience-rating fraud and chiseling would multiply beyond all reasonable grounds."

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H-12

## Buying Habits of the Human Male

(Continued from page 42)  
and are seated and served drinks while articles are brought to them.

Many stores lure men and boys by departments and services catering to sports and hobbies. Gimbel's attracts thousands of collectors with the largest postage stamp department in the world. Many others have wooed men with ski shops, expert advice and snow information. J. L. Hudson of Detroit has conducted a baseball coaching clinic. Jordan Marsh of Boston supports a large organization of model airplane enthusiasts. Inauguration of the five-day work week has greatly increased hunting and fishing. Many stores have attracted men by making their sports departments headquarters for the sale of licenses, information as to seasons, bag limits, and data as to guides. Television sets tuned to sporting events draw men to stores as well as taverns.

**P**RICE is usually secondary to quality with male shoppers. "Men buy better merchandise than women," says Harold D. Hodgkinson, general manager of Filene's. "When buying for women," explains a Neiman-Marcus executive, "men generally spend more on any item than a woman buying the same item for herself." A New York supermarket manager says: "If men can't find exactly what they want, they are likely to take something similar even if it is more expensive, because they feel that their time is more valuable than the small money saved by shopping around."

Men are responsive, however, to opportunities for important savings. Mobs converge on Filene's when the Boston store conducts its annual \$11 sale of men's suits. A majority of the customers were males when the same store sold a famous watch company's surplus inventory at half price this year. Many men bought three and four watches at the sale and the \$200 watches were the first to be sold.

When buying suits for themselves, many men (40 per cent in one store) bring along their wives. This is so common that department store executives regard the number and comfort of the seats for women as an indication of the merit of a men's clothing department. Conversely, at least a few men like to shop with or for women. In buying gifts for women, males

either depend on the advice of salesgirls or have definite ideas on what they want. Males buy more than a few unmentionables, usually in black, but when shopping in person are more inclined toward purses, jewelry, or perfume.

An East Indian potentate, for example, recently went shopping at Lord & Taylor's in New York. He announced in faultless English that he had 12 wives and wished to buy each a bottle of perfume. The same would not do for all; each wife had a distinct personality and he wished a perfume to complement each. He inquired in detail about various scents, selected 12.

"A surprising number of men actually like to shop for and with women," says Stanley Marcus of Neiman-Marcus, which encourages the idea. "This, of course, has always been a European custom and we think that it is a growing one throughout the United States. Men like particularly to shop for women's suits, evening dresses and furs. They are not interested in regular dresses because they don't quite understand how women use them. They know what a woman is going to do with a suit or an evening dress. It is much easier to sell a man a seal coat than a nutria coat because he knows what a seal looks like and doesn't know what a nutria looks like. Men are fond of buying alligator bags for women."

**W**HILE men usually feel the cloth and smell the leather of their purchases, they are more considerate than women of merchandise and clerks. It is not unusual for a woman to pinch every piece of fruit in a basket before making her choice. Men never do this. Whether a store has a low or high rate of returned merchandise, the share of items returned by male customers is usually less than half that of the female. Men rarely make unreasonable demands and clerks of either sex usually would rather serve men than women.

There are, of course, eccentric and unreasonable males. Men who have delayed months in ordering a needed suit have had tantrums because a store was a few minutes late with alterations. A customer of a Fifth Avenue store has a bibulous brother who often charges expensive coats and suits which he pawns, redeems and returns.

The real difficulty with the male

customer is his indifference to style and fashion. He dislikes both monotony and novelty but actually fears the latter. In his garb, he follows the advice of Lord Chesterfield two centuries ago. "Take great care," wrote this famous Englishman, "to be dressed like the reasonable people of your own age, in the place where you are; whose dress is never spoken of one way or another." The male's suit, in the words of Philip Wylie, a current critic, "like his body, is a ragtag and bobtail of the habiliments of human beings for hundreds of years and much of it is very awkward and uncomfortable in his present way of life, but he will not give it up."

But it is this conservatism, this resistance to change, that makes the male shopper such an asset to a brand or a store once he has been sold on its merits. Stores like Brooks Brothers and Rogers Peet pride themselves on keeping their customers from preparatory school to the grave. Jacob Reed's Sons, a 125 year old men's clothing store in Philadelphia, has outfitted four generations of men in many families. "Men's faithfulness to the same styles," says a Filene's executive, "is compensated for by their faithfulness to the same store. If you can get a man to come in the first time and satisfy him, you're apt to have a lifetime customer who will rarely shop elsewhere."

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## Paper Made by Hand Again

HARRISON ELLIOTT, New York paper production expert, pursues a hobby which is mushrooming into a thriving business: He can make paper by hand out of almost anything, particularly if it happens to be the clothes on your back or the curtains at your windows.

Elliott took up as a hobby more than a decade ago the almost forgotten art of turning out fine paper by hand. Mass-production methods had made this craft virtually extinct.

In a backroom of his office he set up equipment, most of it made by himself. Here he would grind and pound bits of linen and cotton to pulp, put it through water tanks and chemicals and bring it out transformed into top-grade paper of strength and texture unmatched by anything turned out on modern machines.

His chief interest was to experiment with textures, materials and color combinations. One day in his home he stumbled on an old blue shirt with yellow stripes. Shortly afterward, a neighbor found him sitting in the living room, calmly cutting the shirt into little pieces. "What are you doing with your shirt?" the neighbor demanded.

Elliott smiled blandly. "Just anxious to see what shade it will come out as a piece of paper," he explained. "I think it'll make a rather pleasant green."

Word of his experiments spread and soon friends and business associates were dropping in with requests. Would he mind making some paper for them? Usually it would be out of some piece of cloth or clothing that had special senti-

mental meaning to the individual.

Over the years he has made fine papers out of shirts—plain and fancy—shorts, socks, dresses, beach robes, bathing suits, dish towels, slip covers, bath towels, pajamas, nightgowns, curtains, handkerchiefs, and tablecloths.

"One lady sent me a lovely blue evening gown," Elliott recalls. "She said she had worn it at her first dance when she was 16. I made it into a batch of blue writing paper for her."

On the more serious side, Elliott often gets orders from associations and clubs that want to turn out some kind of booklet of special design, or some particularly distinctive program card or menu for the annual banquet.

One achievement of which he is proud is his "United Nations" paper, made up of bits of cloth from nations all over the world. It has a light grayish color which the paper maker insists is "entirely neutral in tone."

Another lesser triumph was his production of the paper for a booklet on which was printed the famous Hans Christian Andersen story, "Tale of a Shirt Collar." This was made up from a batch of frayed collars.

At present he is conducting experiments with weeds and plants in an effort to develop new textures and designs in paper. Just how these experiments are progressing must remain "top secret."

Meanwhile, articles of clothing continue to pour in. He has enough on hand right now, he admits, to open an old clothes store any day in the week. —WILL OURSLER

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## Miles That Come to Memory

(Continued from page 48)

the floor with our backs against the steaming aluminum sides, glumly watching each other.

Then the wallaby got airsick, and of this I would prefer not to speak further.

Inevitably, a dice game started. At first it was a two-bit game between three GI's. But it expanded rapidly, and eventually everyone was in it, including a colonel and a Dutchman who had been governor of Java.

Most of us weren't in it long because aboard, and hardly noticed, was a young RAF flight lieutenant. He was drunk, and didn't know how to shoot dice, but somebody made the mistake of teaching him. When we took off from Honolulu he had a pint of whisky in each pocket of his trench coat. When we landed at Hamilton Field the whisky was gone, and the pockets bulged with American folding money, travelers' checks, and postal money orders.

Of my 1,000,000 miles, 9,000 I'll always remember were logged in a game of "Ring-Around-Australia" played with Frank Packer, the 40 year old Sydney publisher and gold mine magnate. Packer is a giant, raw-boned man of inexhaustible energy. He'd been a lieutenant in a tank regiment, and in 1943 had been recalled to his homeland to help organize war production.

One of his jobs was to survey mining areas, which required that he fly across the "dead heart" of the continent, thence up to Darwin, which had been flattened by the Japs, and return over the Great Barrier Reef. Packer asked me to make the trip with him, because I had never seen the interior of Australia. But the only plane on which he could lay his hands was a DeHavilland Rapide, 1929 vintage. Its propellers were so tiny that I thought they were run by rubber bands, its top speed was 100 mph with a tail wind, its range was 300 miles. But it could land anywhere.

Once we came down in the middle of the Victoria Desert on what the Aussies called a "bush drome." A strip of desert had been cleared of giant ant hills, and marked out as a runway. There was a wind sock and an outhouse but nothing else.

We had been told that we'd find

petrol at this bush drome, but after waiting for a time we concluded that in Canberra someone had blundered. Such a blunder would be a minor incident in economic warfare, but it could be fatal to us. We were out of gas, had a quart of water, and so far as we knew we were 200 miles from the next drome, over a desert no white man had ever crossed afoot.

The pilot tried the radio but nobody answered, and after a few minutes he gave up, because he wanted to save the batteries for an S.O.S. He and Packer discussed matters, and I sat on an aban-



"Shore beats reading a catalog"

doned ant hill, and asked myself, "What in blazes are you doing here in the middle of Australia?"

Then we heard the sound of an engine, and a battered, rickety light truck bounced over a hill. The driver was an undersized, gnarled Aussie wearing a month's growth of beard. In the back of the truck were two drums of petrol.

He braked at the end of the runway and shouted, "All right, blokes, bring that thing over here!"

So we pushed the airplane over to the truck. We were happy to do it.

It was on this trip, too, that I got the scare of my life, but not in an airplane. We'd stopped at Oodnadatta (you can find it on some maps) and slept at the hotel. The hotel was one room furnished with four cots. You could see the Southern Cross through the holes in the tin roof. It was pretty miserable, but there was a bottle of brandy in

Oodnadatta, and so we drank it. I awoke next morning with a fearful headache and the belief that someone was fondling my chin. I opened my eyes, and three inches from my face was the face of a camel. Now I knew there were no camels in Australia, but here was this camel munching at me, his neck through the hotel window.

It turned out there *are* camels in Australia. Back in the last century, when they laid the first telegraph line from Adelaide to Darwin, it was necessary to import camels from Egypt to cross the great deserts. After the line was completed, the camels for a time were used for transport. Now there are roads to Darwin, trucks are more efficient, and the camels are on the loose.

These flights of which I have written were not the important ones. The important ones I remember not at all, for they were utterly uneventful. They were the hundreds of thousands of miles of routine flying, on assignments for newspapers and news agencies and magazines, saving days and even weeks of my life. The important flights were those quiet hours in the air when time vanished almost as fast as distance.

Sometimes people who know that I have flown a great deal, and that I enjoy flying, ask me whether I shouldn't "ease off," and "not tempt the law of averages."

I am familiar with the law of averages, and it tells me that there is about as much chance of my dying in an airplane as being struck by lightning.

When I took my first ride in the tri-motored Ford, people considered any kind of flying an adventure. Today's children regard the airplane as I did the street car.

My nine-year-old daughter took her first airplane ride at the age of three weeks. For her the sky is simply one of the available highways. She never thinks of flying as being dangerous, or adventurous, and I don't believe she often bothers to look out of the window.

But she is very curious about the future of flying. When I told her that in ten years New York would be less than four hours from London, she wasn't surprised. She simply asked, "Dad, do you think in my lifetime I'll be able to take a rocket to the moon, or maybe Mars?"

And I answered, quite seriously, that I thought that in her lifetime she would. For man's greatest feat will be freeing himself from earth. It can happen in this century.

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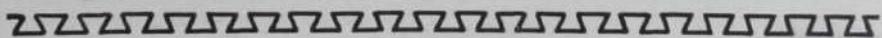
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R. T. Anderson, General Passenger Traffic Manager, Santa Fe System Lines, Chicago 4, Illinois

## Their Money Seeks Adventure

(Continued from page 39)

Tracerlab, Inc., and it proved a smart choice because before long everybody was talking about the use of atomic by-products as tracers in medical and chemical research and, later, in connection with many industrial problems.

So far, the enterprise might have been called a going idea, but it was a long way from being a business. There wasn't even sufficient office and plant space available in Boston and finally they had to rent three adjacent buildings—some of the oldest in town—for a total of \$193 a month and knock doorways in the walls. Barbour promptly showed his idea of how to run an Atomic-Age business when he sublet the first floors of two of the buildings for \$150 a month. Then they all pitched in to do most of the work of preparing the laboratories and plant, even building some of the office furniture. Barbour became president of the company; Ghelardi was secretary; Niles, vice president; Myers, treasurer; and Gustafson, assistant secretary. Peacock became a director.

An important factor in the setup was that Tracerlab had decided on a program that covered the whole field of radioactive materials and manufacture of instruments and equipment for detecting, measuring and controlling radioactive elements. In other words, instead of starting out to make and establish one product and perhaps later expand to others, the company laid out a long-range program to fit, as well as could be foreseen, the expanding possibilities of atomic by-products for research and industrial use.

The ideas for products and services covered a range from services for hospitals to oil wells. At one time the owner of a dog racing track tried to get them to work out a method of putting radioactive elements in the tip of each dog's nose and setting up apparatus at the finish line that would automatically flash the winning dog's number as it went under the wire.

"It was a wonderful idea," Barbour remembers, "but hardly practical. All we did with it was spend a pleasant evening at the track at the promoter's expense."

The first real product of Tracerlab, started while the premises were being remodeled, came out only a few months after the group had incorporated. It was called an

Autoscaler and was designed, principally by Peacock, to meet a basic research need in university laboratories as well as big industrial plants. Crudely put, almost all research and biological work in the field of radioactivity requires counting the number of atomic disintegrations occurring in a given time in a certain element, such as uranium, radium, phosphorus or iron. The Geiger-Muller counter, which became familiar after Hiroshima, registers such disintegrations. The Tracerlab Autoscaler made it possible to put an element on a tray, press a button and go smoke a cigarette while the machine tabulated the disin-



"It's not the \$100,000, Perkins, but to think I paid you overtime while you juggled the books!"

tegrations on a dial and marked off the minutes and seconds on a clock. Eventually, this machine was developed to a point where the laboratory worker could put 25 samples on a disc and go home to bed, returning the next morning to read the results of all 25 tests on the machine.

By June the Autoscaler was being tested and proved a great timesaver and the first eight sets at \$690 each were grabbed up quickly by college laboratories and hospitals. Word got around and even the Russian Government sought, unsuccessfully, to buy one.

The summer months, however, were not smooth sailing for Tracerlab. Capital was going down rapidly and not much was coming in. Barbour didn't draw a salary but Myers, Niles and Gustafson drew about \$200 a month each and it wasn't easy for them to make ends meet at home. Ghelardi hung

onto his job with Watson Laboratories and worked nights for Tracerlab. Luick got stock in return for his time as counsel. There were no sales or advertising departments and no accounting department except for Barbour and one secretary.

One night Barbour went out for a quick dinner and when he returned found a note on his desk from Niles and Myers saying they were resigning. It was a financial hardship for them to continue. Barbour tried to talk them into staying but failed, and then Gustafson and Prof. R. D. Evans, a director who had contributed to the company's designs, also decided to quit. One day Barbour looked around and discovered he was the only full-time member of the company still on duty. It wasn't a very good feeling because he had not only run out of full-time partners, but he was about to run out of capital and he had borrowed \$10,000 to buy out the stock of those who had resigned.

At one time there were only six or eight employees in the plant, including Barbour's secretary, a draftswoman, a technician and some trainees under the GI Bill of Rights, and the number never rose above a dozen during the rest of the year. A couple of encouraging things happened, however. The Atomic Energy Commission released radioisotopes for scientific and industrial research in August, 1946, and Barbour heard about the new venture-capital companies that were being formed or had just been formed for development of such enterprises as Tracerlab.

He got in touch with some of them and explained his need for about \$100,000. One investigator came to Boston and looked over the ramshackle plant and wasn't much impressed. New Enterprises, Inc., showed more interest but for various reasons decided to pass up Tracerlab. It did, however, suggest the company to the recently organized American Research and Development Corporation. Joseph W. Powell, Jr., vice president, gave Barbour a ring as soon as he heard about Tracerlab, and with Dr. Davis R. Dewey, the company's technical expert, went over to have a look.

They looked for a couple of days and were impressed by the results that had been achieved on comparatively small capital. Expenses had been held to a minimum, a little money had been made and a lot of business sense and energy shown. Powell and Dewey then went out to see Dr. Compton, who

liked the tenor of their report and felt no hesitancy in saying that the field in which Tracerlab was working was wide open.

Powell explains the A.R.D. attitude in this way: "The field was definitely open. Barbour had built up a good team and we liked the way he operated. Since then he has built up an even better team because he knows how to get the best people and get them to work together. They're not dependent on him. The whole crowd is in favor of hard work and they know the meaning of a dollar."

On Thanksgiving Day, 1946, Doriot joined the sessions at Tracerlab, where by this time Barbour had his total force up to an even dozen employees. Doriot apparently liked what he saw because on Dec. 31, Barbour got a check for \$150,000 from the A.R.D. Corporation without giving up control of the company. The next day Ghelardi quit his job and went on full time with Tracerlab. The fledgling firm was ready to roll.

In the last six months of 1946, the company had sold \$30,399 worth of goods and services and made a profit of \$2,146. Almost all of the work was in electronics. The same year Frederick C. Henriques, Jr., a young radiochemist at Harvard and the University of California, became technical director and, in rapid order, the firm was joined by George B. Blake, purchasing agent and treasurer; Robert G. Millar, general manager, and Dana W. Atchley, Jr., sales manager.

In 1947, the company's sales mounted to \$179,667, of which more than 60 per cent was still in the electronics field. But in 1948 only half of the total of \$754,077 in sales was in that field, the remainder being mechanical, chemical and Geiger-Mueller tube production. Earnings after taxes for 1947 were \$8,425, for 1948 were \$30,669. Paid-in capital mounted from \$34,235 in 1946 to \$492,640 in 1948, and last spring \$1,300,000 in common stock was issued at \$12.50 a share. In the six months ending June 30, 1949, the Tracerlab sales of goods and services rose to an over-all figure of \$554,088 and net income for the half year was \$33,739 after taxes. In all of this A.R.D. has made an investment of \$250,000, and has two members on the seven-man board of directors.

Today Tracerlab makes about 75 items, including a score of tagged radiochemicals. These are a wide variety of elements, such as barium carbide or benzoic acid, into which radioisotopes have been intro-



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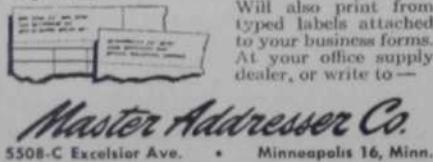
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duced. The radioisotopes can be located anywhere and at any time by means of the Geiger counter. Thus a physician can introduce a tagged solution into a patient's veins and follow its course until it is stopped by a blood clot, which otherwise he might have great difficulty in locating. Or a technician can determine the rate of corrosion of metals by following the movement of tagged atoms from an irradiated sample into the surrounding liquid.

These are the simplest examples, however, because the huge possibilities in the industrial field are just beginning to open up. For example, a beta gauge to measure the weight-per-unit area or thickness of paper, plastics, rubber and other materials while they are being manufactured has been perfected.

One of the most obvious things about the Tracerlab plant, of course, is youth. If you didn't know better, you'd think the ink was not yet dry on the diplomas of most of the young people working there.

Last July, when the company moved from its original plant to a nearby six-story building where there would be room for its en-

larged staff of almost 200 persons, carpenters and movers were swarming all over the place. A customer coming into the new building threaded his way among a crew of workers, found a girl at a reception desk and asked to see the president of the company.

"Mr. Barbour? Certainly, sir." She pushed a button that rang a code signal on a bell system throughout the plant. "You never know just where he is," she said.

This time he wasn't far away. A balding, broad-shouldered man emerged from a huddle of carpenters across the room, smiled and wiped his hands on wrinkled slacks. "Want to see me?" he asked pleasantly. "There's a place over here where we can sit down. Here. I'll sit on the desk and you can have the window sill. Sorry the chairs aren't moved yet...."

It may be discovered by future historians that the explosion of the atom bomb in World War II destroyed even more than was realized at the time. When you visit Tracerlab, Inc., there is reason to believe that one of the chief casualties of nuclear fission was the stuffed shirt.

## When Courtesy Pays Cash

(Continued from page 45)  
for her boss, not for herself. And finally they indicate her willingness to be of service to the person calling.

Where feasible, the telephone company urges business executives to answer their own phones. Surveying an advertising agency, a telephone representative asked the president how many calls he received a day. "About 20." How frequently did he refuse to talk to the person calling? "Never—I talk with anyone who calls me." But this executive had insisted that his secretary intercept every call and determine who was calling. The head of a Pennsylvania firm was so irritated by being asked, "Who's calling?" that he investigated his own employees, found them guilty, too. Today all executives in his firm answer their own calls. He says: "There are not many inconsequential calls, and the few that are can be easily terminated. The men who will talk with anyone without first having a blueprint, build friendliness for their company and themselves."

In New York all Socony-Vacuum officials except the president answer their own calls. The National Shawmut Bank in Boston and

Monsanto Chemical Company in St. Louis are other examples.

The Bell System's 250,000 operators probably constitute the most courteous large working force in the nation. Many people say the operators are polite because they have orders to be polite. False. Their politeness goes deeper than that, is no veneer of "Thank you" and "Please." Long before an operator has completed her training she has begun to absorb the manners pervading the entire system. An operator in training encounters politeness all around her. Her instructor, supervisor, chief operator, the repairman who comes in to fix the switchboard—they all show the same attitude to the student that they expect her to show to customers. Courtesy is not obtained by dictate. It is interwoven in all the lessons, taught by example, suggestion, indirection.

The student continually hears the instructor speaking in a friendly, courteous manner. When she asks the student to do something, she says, "Please" as naturally as in asking a customer for a number. If a student fails to say "Please" the instructor will not bark out, "You forgot something." Instead she will give the student

chance after chance to correct this defect, then as a last resort approach the problem quietly: "What do you say in your home when you ask someone to do something for you?"

Recently, in a Philadelphia exchange I put on earphones and listened in on two student operators. They were 17 year old girls, just graduated from high school, in training only three days. They lacked confidence and made technical mistakes. But already they were getting a helpful, friendly tone in their voices. Later I asked one of them when she would argue with a customer—a tricky question. She instantly replied, "I don't think I'd ever." No one in the telephone company had told her this.

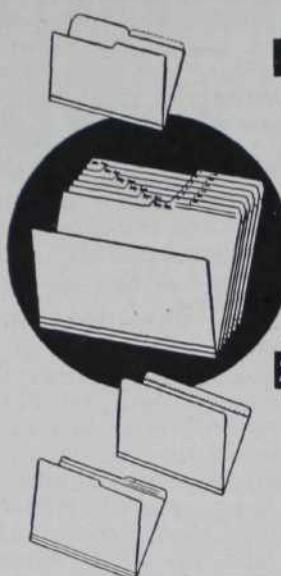
Beginners are now taught to be natural rather than formal. They say, "I'm sorry" rather than "I am sorry" and "I'll see" rather than "I shall see." Another principle is to be more personal. They ask, "Do you know the number?" rather than "What is the number?" Or "May I help you?" rather than "What information do you wish, please?"

At Syracuse, N. Y., this past summer I watched operators using a dictating machine to record their voices on little green discs. The disc is brought out a week or two later, put on the machine, and another sample taken of the girl's voice. This is done a third time. By playing back the various samples a student operator can observe her own progress. These discs are being used all over the Mohawk Valley not only to help beginners learn but to keep experienced operators on their mettle.

Did you ever notice how interested a long-distance operator seems in completing a call? It's not feigned. She sounds interested because she is interested. The Bell System has a saying that "every call is important to the person calling." Courtesy in the telephone business began about 1880 when the rude remarks of teen-age boy operators became unbearable. These boisterous boys, threatening and cursing subscribers, were replaced by young women—a heretical idea then. By 1890 women operated practically all Bell System daytime switchboards and with the twentieth century they began working at night. The slogan "The Voice With a Smile" came in 1912.

About 160,000,000 telephone conversations are held in this country every business day. What would life be like in America if these calls were handled by disgruntled, discourteous operators?

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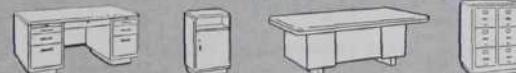
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Beautifully gift-wrapped, packaged in colorful tin with scene of Mark Twain country. Just send list, include personal card if you like. Christmas delivery guaranteed.

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## Malthus is Still Wrong

(Continued from page 33)  
mechanical picking. Use of chemicals for weed and insect control required sprayers—and these have been forthcoming in great numbers in the past two years.

American farming is far from completely mechanized. Great strides remain to be taken in both output per man and per acre, and the farm-equipment industry can supply what farmers need.

**3. Fertilizer:** Little land, no matter how badly misused, is beyond improvement with properly selected and applied fertilizer. The Soil Conservation Service currently reports the results of an experiment at Guthrie, Okla. Summer grazing on some severely eroded and unfertilized land produced 41 pounds of beef per acre. When phosphorus and nitrogen fertilizers were applied to regrassed land, beef production was doubled. This land formerly had been misused and abandoned. Yet it now supports a permanent and stable pasture.

A combination of fertilizer, hybrid seed, close planting and shallow cultivation increased corn in a North Carolina experiment from 19 bushels per acre to 107. Yields in that state are running 75 per cent higher than any ten-year average before 1944. A University of Illinois scientist predicts that in 20 years, 200 bushels per acre will be considered an ordinary yield in that state. Today, Illinois farmers consider 100 bushels a good yield. Increasing use of fertilizer is one of the reasons this scientist makes his prediction with such confidence.

**4. Plant and animal breeding:**

Hybrid seed corn under normal weather conditions produces about 750,000,000 more bushels from the same acreage as the old type of seed would produce. But it's only one example of the contribution of plant breeding to agriculture's new achievements. Improved wheat strains have reduced greatly loss from stem rust. Another wheat strain combines resistance to three diseases—leaf rust, loose smut, and Hessian fly. A serious blight hit the oat crop in 1946—three crop

years later blight-resistant seed was available.

Hybrid onion strains are a great success and there are hybrid strains of alfalfa and sugar beets. Yet scientists believe we have only begun to use the potential in hybrid vigor. Corn breeders, to cite one group, definitely promise greater yields.

The hybrid technique has been used also in the development of new strains of chickens and hogs. Other experiments are aimed at a practicable method of ova transplantation to cause scrub cows to give birth to purebred animals.

**5. Chemicals:** This is the newest of the five tools in which farmers are investing their profits. An expert in this field, R. H. Wellman of the Carbide and Carbon Chemicals Corporation has stated that weeds, insects, and fungi probably cost American farmers \$5,000,000,000 a year.

He believes farmers can afford to spend \$1,000,000,000 a year to alleviate this loss. If Wellman is anywhere near right, here is a great potential source of increased productivity, depending only on the farmer's ability to invest for greater profits.

This has been only the sketchiest treatment of a few of the many possibilities of expanding production.

My hope is that it has been sufficiently in detail to convince you of the wealth of scientific



"Now that's another reason why you ought to hire me! I have courage!"

knowledge and the resourcefulness of farmers operating under the profit system.

The success of this system has been so marked in our country that it is logical to wonder whether the same methods cannot be used to increase food production in foreign countries.

They can.

Our hybrid seed corn, exported to Italy and tested now for two growing seasons, has increased yields from 20 to 50 per cent. European farmers have shown a desire for more American farm equipment.

Our new chemicals would be of great use to them. They would have used much more of these production aids in the past if they had had the profits to invest in them.

**N**OR are the less favored parts of the world hopelessly deadlocked as to food production.

International Harvester sent experts to China three years ago to establish a school for the development of the use of mechanical equipment. These experts found there were many possibilities of using machinery for increasing productivity per man and output per acre.

The blocks to progress in China are social customs, rather than lack of suitable land or mechanical aptitude. The custom which forbids the plowing of ancient burial places, for example, must be changed if China is to benefit from modern agricultural technology.

These findings in regard to China are similar to those of Dr. Charles E. Kellogg, soil scientist of the U.S. Department of Agriculture, concerning the world at large.

I believe with him that the problem of feeding an increasing world population is not so much a matter of productive soils as it is a matter of putting the soils into full and sustained production.

Farming-for-profit as practiced up to now in this country has provided the most favorable setting on earth for expansion of food production.

Continued progress is assured if farmers have profits to invest and if they are free to invest those profits for greater production.

Given the freedom to make profits and invest them as his wisdom guides him, the American farmer will take care of our soil and our food supply.

And, as the rest of the world adopts his methods, food production will rise everywhere.

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EACH Wednesday night from September through May a schoolteacher in Big Stone Gap, Va., an automobile factory worker in Flint, Mich., a corporation lawyer in New York City and a bookkeeper in Bartlesville, Okla., lay aside their newspapers shortly after dinner and go downtown to spend an evening "with the boys"—and with their wives' blessings.

For Wednesday night is rehearsal night for the above-mentioned men, as it is for most of 7,000 others in widely scattered communities who are members of the more than 150 glee clubs and choruses affiliated with the Associated Male Choruses of America. And, to AMCA members, glee club night is the high spot of the week.

To better understand why this is so, it is necessary to see just what the AMCA is and what makes it tick. The Associated Male Choruses of America is fundamentally an organization of amateur singers who derive enjoyment from the informal good fellowship of their rehearsals and from their eternal striving for professional competence, and at the same time give considerable pleasure to others through their appearances at church and civic affairs, at hospitals and homes for the aged, and at patriotic meetings.

Its members come from just about every walk of life.

Devotion to his club is the earmark of the male chorister. There are a number of choruses 25 to 35 years old in which a handful of charter members still are active. An outstanding example of such loyalty is Robert M. Van Sant, public relations director of the Baltimore & Ohio Railroad and the 1949-50 president of the Associated. Van Sant is a charter member of the 34 year old B & O Glee Club and also is one of the three surviving charter members of the AMCA, along with Clayton W. Old of Rochester, N. Y., founder and president emeritus, and John C. Gabler of Vero Beach, Fla.

Back in 1924, Clayton Old, a sales engineer and active glee clubber then residing in Montclair, N. J., was seized with the conviction that America needed more glee clubs and that the way to get them was through the promotional efforts of a central cooperative organization.



The B & O Glee Club, organized 34 years ago, is still going strong

Outlining a tentative plan, Old talked it over with a few close friends and found each of them enthusiastic. He decided to invite all the glee clubs he knew of in the East to send representatives to a meeting in New York.

Most of the clubs sent delegates, and it was voted to found the Associated Glee Clubs of America, with Old as its first president. Charter members included, besides Old, Van Sant and Gabler, such personages as Otto H. Kahn, Dr. Walter Damrosch, Cyrus H. K. Curtis and Frederick Steinway.

Old had some help in nursing the organization through its infancy, but for the most part the burden fell on his shoulders and the going was uphill. With the aid of his sister Valerie, he kept up an extensive correspondence, urging existing choruses to join the Associated and plugging for the organization of more and more choruses. This activity paid off as time went on.

After more than two decades of service, Old retired in 1945 as active head of the Associated and was elected president emeritus. To put the group on a more businesslike basis, the name was changed to Associated Male Choruses of America, Inc., new officers and a board of governors were elected, and a constitution and by-laws adopted.

While Old had done a fine job of organizing the nucleus for a truly national organization, it is

only in the past three years that the Associated, operating for the first time with a full-time paid executive secretary, has begun to make rapid progress toward its goal.

Guy L. Stoppert, an enthusiastic glee clubber, gave up a position with a Flint, Mich., automobile manufacturer in 1946 to accept the AMCA secretary's job at a financial sacrifice. One of his major accomplishments has been expansion of the music-in-industry program, selling industrial leaders on sponsoring glee clubs in their plants as a means of promoting better management-employee relations and of building good will for their companies in the communities in which they are located.

In the past three years, industry choruses affiliated with the AMCA have increased from seven to nearly 40, and more are being organized. Large corporations that are sold on the value of their men's glee clubs include the Dow Chemical Corporation, Midland, Mich.; Studebaker Corporation, South Bend, Ind.; International Business Machines Corporation, Endicott, N. Y.; Baltimore & Ohio Railroad; Chevrolet Motor Division of General Motors, and Minnesota Mining & Manufacturing Company.

The AMCA's aim is to organize a male chorus or glee club in every city, town or hamlet that can boast of a dozen or more men with the

will to share in the fellowship of song.

The esprit de corps of the Associated is expressed in the words of Edvard Grieg's composition, "Brothers, Sing On!" It runs:

"Come and let our swelling song mount like the whirling wind,  
As it meets our singing throng, so blithe of heart and mind.  
Care and sorrow now be gone,  
brothers in song, sing on,  
Brothers, sing on, sing on."

That's what the men of the AMCA are doing, and it's a pleasure they would like to pass on to others.

—KEITH SAUNDERS

## Name-Calling Business

R. H. GIFFORD has opened a baby-naming service in Muncie, Ind. It's just what it sounds like. Suppose you are blessed with an offspring and can't think of a suitable name. Well, all you have to do is contact Gifford and he will tell you a suitable name.

For this service he charges a reasonable fee—only \$1.10 for five or six suggestions. However, if you use one of these names, he lets it be known that he would be receptive to another 75 cents.

Gifford avers there is a crying need for scientific baby-naming. "Take P. T. Barnum," he says. "That happened to have been a wonderful name for show business. But suppose his name had been Oswald?"

Sometimes, Gifford states, a reliable name in one instance might not be the same in another. Peter B. Kyne apparently just suited the successful author. But Peter Washington wouldn't have been quite right—somehow it wouldn't have carried the sternness needed to typify the father of his country.

Gifford thinks up his first names for babies not only by keeping their last names in mind, but also by "sizing up psychologically" the family the boy is going to be reared in, so that the name will blend in with the environment.

Gifford considers the Uncle Bills and the Aunt Mabels the real obstacles to scientific baby-naming, saying they apply all sorts of pressure to get the newcomer tagged with their own handle. Annoyance at some of these names prompted Gifford to try his own hand.

—HAROLD HELFER



*How to relax...and hurry!*

**RIDE THE Hiawathas**



Beautiful diners add to your enjoyment of fine food

**OLYMPIAN**  
**Hiawatha**  
Chicago—Twin Cities  
Spokane—Seattle—Tacoma

**TWIN CITIES**  
**Hiawatha**  
2 a day each way  
Chicago—Milwaukee  
St. Paul—Minneapolis

**MIDWEST**  
**Hiawatha**  
Chicago—Des Moines—Omaha  
Sioux City—Sioux Falls

**CHIPPEWA**  
**Hiawatha**  
Chicago—Milwaukee  
Green Bay—Upper Michigan

**NORTH WOODS**  
**Hiawatha**  
Serving Wisconsin River Valley



Pleasing informality keynotes the Tip Top car

**THE MILWAUKEE**  
**ROAD**

Hiawathas are rolling  
9000 miles a day!



Advertising buyers have a peculiar problem. They are buying an audience, which isn't like a commodity, machine or service; can't be looked at, or sent out on trial.

The advertising manager who wants to sell a set of tires or a sea voyage can't look at you and the other 661,294 Nation's Business readers to compare you with the readers of Time or the New Yorker.

So the magazine with an audience to sell tries to be helpful. It tells the advertiser the number of readers and the cost of a page of advertising. It is not so easy to tell about your interests, age, income, or the regard you hold for his magazine.

To get such information, the magazine makes surveys. It sends letters or interviewers to a "typical cross section," always a typical cross section.

From the replies, a few dozen or a few thousand, the magazine prepares a report showing that it is preferred, most useful, read cover-to-cover, that its readers are the most prosperous, the best educated, widely traveled, heavily insured.



Frequently one magazine's survey disproves another magazine's survey. For this reason surveys are not always as convincing as the surveyor hopes.

But Nation's Business has a convincing survey it has conducted for thirty years.

Every business day its interviewers ask business men, "Would you like to buy a 3-year subscription to Nation's Business for \$15?"

Last week brought 5,230 "yes" replies. A reply didn't count unless accompanied by a check for \$15. The total cash last week was \$78,450. The week before it was \$77,220, and last month \$368,565.

This survey goes on and on. Week after week more and more business men vote "yes" and back up the vote with fifteen bucks.

Right now, Nation's Business is being read by 661,294 business men, nearly twice as many as read any other business magazine. All have voted "yes" at least once in the last three years.

If you would like to see this survey we shall be happy to show you today's checks, or a full week's. Want to look?

NATION'S BUSINESS . . . Washington, New York, Chicago, Detroit, Cleveland, San Francisco and Los Angeles



## Frames Out of Anything

In 1944, a gaunt young seaman walked into a New York store lugging a huge chunk of driftwood.

"I heard you make frames out of anything," he said to the proprietor.

"That's right," the storekeeper said. He pointed to a framed placard on the wall above his head. It read:

"We'll frame anything  
your heart desires,  
From a precious tintype to  
rubber tires."

"Then make me a frame out of this driftwood," the mariner said, "and put this picture of my last ship in it. A month ago I was out on the Atlantic on this tub, and a torpedo sent it to the bottom. I clung to the driftwood for three days until I was picked up."

Charles Horowitz, 70 year old founder of the New York Picture and Frame Company, where this scene took place, has long ceased being surprised at things people want framed. In the 54 years he has been in business, he's encased everything from dollar bills to a canceled check for \$300,000,-000 and such bizarre items as the shrunken-head of a Peruvian Indian.

Women treasure mementos of romance above everything—love letters, wedding invitations, travel folders of honeymoon hotels, bridal veils and anniversary cards. Men are sentimental about sports. Horowitz has framed baseballs autographed by Dizzy Dean and Babe Ruth; hole-in-one golf balls and varsity letters.

The store sells more than 1,000,000 frames a year costing from 25 cents to \$1,000. They range from tiny squares to hold rare postage stamps to massive, gilt-covered frames for board room portraits. The firm has put a miniature original Rembrandt pencil sketch worth thousands of dollars into a 98 cent frame, while a woman paid \$300 for a mother-of-pearl frame to hold a faded daguerreotype.

Normally frames are made of mahogany, oak, gum, maple and other woods. Others may be made of leather, glass, plastic, brass and imitation bamboo. And Horowitz is not dismayed when occasionally requested to cover a frame with leopard skin, elephant hide, sealskin, silk, or an old dress.

Teddy Roosevelt was one of his best customers. He once trooped into his tiny shop loaded down with elephant tusks and bear skins, trophies of hunting trips in Africa and Alaska. Not only were they framed, but so were the guns that brought down the game.



Horowitz has encased the hair of George and Martha Washington for an Americana display; fountain pens used to sign famous documents; tattered flags carried in the Civil War.

During the last war Horowitz did a lot of work for the War Department, mostly safety posters for war plants, recruiting placards and other instructional material.

Regularly, two security officers visited his shop with stacks of secret battle orders which they would lay face down for framing.

Horowitz attributes his success to advertising, using the radio, skywriting, newspapers, magazines and such outdoor media as chimneys, farm buildings and water tanks.

—PAUL GREEN &  
CLIFF COCHRANE

## Brotherhood Kitchen

TWO or three times every day a ragged line forms outside a nondescript red brick hall on Detroit's lower east side. Not a man in the line has a job, and most wouldn't even know where their next meal was coming from—if it weren't for a group of business men who call themselves the Capuchin Charity Guild.

An informal organization of Protestants, Jews and Catholics, the Guild has managed to keep its kitchen open for the needy throughout the past 14 years—whether there were 100 or 1,500 hungry men.

The group takes its name from the Capuchin Monastery located a few doors from the Guild Hall. During the depression the monks began this task of feeding the hungry. But when the job nearly overwhelmed them, a number of Catholic business men decided to help. Before long, they had enlisted Protestants and Jews in the work. The men became so engrossed in the task that they finally decided to form an organization.

There were about 200 in the original group. Today there are nearly four times that number.



When the Guild started back in 1935, it also undertook the task of renovating the rundown facilities which the monks had been using. On the "urgent" list were such items as a new floor for the Guild Hall, a new kitchen, a basement and two cold storage rooms. The Guild had made a public appeal for help and suddenly found itself without adequate equipment to handle the tons of food and supplies that poured in from local dairies, grocery chains and bakeries.

—ROY DENIAL

# ALL TRENDS IN CANADA POINT TO BRITISH COLUMBIA



Confidence, which Industry has in the future of British Columbia is evidenced by the industrial expansion taking place. Industry's confidence in this area of opportunity is based on the great combination of advantages which include: Forestry Products, Vast Power and Natural Resources, Mining, Agriculture, Fisheries, Transportation Facilities, Educational Advantages, Temperate Climate, Sound Government Administration and a Strategic position for World Trade combined with all year round availability of ports.

These things point to British Columbia as the Canadian Province of Industrial Opportunity.

It is these advantages that are bringing new industry to British Columbia. YOU are welcomed and invited.

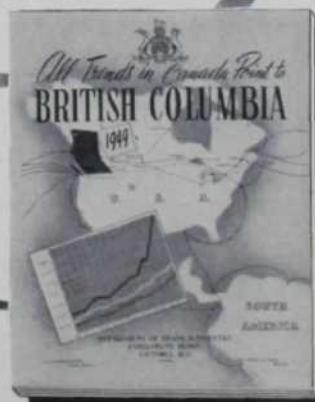
If you will supply preliminary information covering your requirements (confidential) we will supplement the brochure below with a special information report directly applied to your problem.

Write now for this brochure giving detailed information about this progressive province.

### Department of Trade and Industry

Parliament Buildings  
Victoria, B.C., Canada

U.S.A.



# By My Way

By R. L. DUFFUS



## The tie that binds

THE TIE industry gave President Truman 48 ties a while back and at the same time disclosed that although the average American male has but four ties the married urban male has 18. I am a suburban male but I, too, have 18 ties. These are four-in-hand ties, which I have learned to manipulate in such a way that when I wear a vest the faded and worn places don't show. I have been trying to get up courage to wear a bow tie to my office but with no luck as yet. Forty years ago it took courage to wear a four-in-hand. Some day I shall show up with a flowing black silk bow tie and be mistaken for a senator or an artist, I don't really care which. But not tomorrow. Tomorrow I shall wear the blue four-in-hand with the little blue and yellow circles. It still looks all right if tied high enough up, with the long, thin part tucked inside the pants.



## A plea for the balding

I THINK bald-headed men have troubles enough (for example, taxes, the common cold and having to get up in the morning and go to work when they would rather stay in bed) without having the word bald made into a verb. I find, for example, in a short story the sentence: "He was quite blond, balding, and there was a small scar under the corner of his right eye." Or a news weekly says something like this: "Pie-loving, banjo-strumming Horatio Smiggins of Iowa City, fortyish and balding, made the front pages this week when he landed safely after jumping from the top of the Washing-

ton Monument, using an old-fashioned umbrella for a parachute." Persons who write like this seem to think getting bald is an occupation or diversion, at which one works or, as the case may be, plays. Of course it isn't. Baldness is something that *happens*, usually when one is thinking about something else. Julius Caesar was bald, as were Benjamin Franklin, Grover Cleveland, William McKinley and Bob Fitzsimmons. They didn't sit down and concentrate on getting bald. No, they went out into the world, devoted themselves to the betterment of mankind and never even resorted to tonic until it was too late.

I hope nobody will ever tell me I am balding. As a matter of fact, I have already baldeed.

## This outdoor nation

ONE hundred and five million persons, or about 70 per cent of our population, visited state parks in 42 states in 1948, according to the National Park Service. I shall think of this when somebody says that because about two thirds of us are classed as urban in the census reports we are a nation of city slickers. We are not—we are a nation of Boy Scouts, a country of Kit Carsons and Dan'l Boones. The log cabin and the open-air fireplace lure us all—except, of course, during the chillier months.

## Grace before meat

ONE of the best graces to say before a Thanksgiving dinner comes from Macbeth:

Now, good digestion, wait on appetite,  
And health on both!

Unhappily the words were spoken by a murderer and the meal wasn't one a peaceable person would like to sit down to.

A cheerier grace is that of Robert Burns:

Some hae meat and canna eat,  
And some wad eat that want it;

But we hae meat and we can eat,  
And so the Lord be thankit.

But this grace has its smug side. Surely most of us take less pleasure, not more, at the thought that while we feast others are sick or hungry.

At the Thanksgiving dinners I remember best somebody always said grace, but the high moment was when the adults had been properly served and my grandfather or whoever was carving turned to me and said: "White meat or dark?" That, with no intended irreverence, was the best grace of all.



## Seasonal compensations

EACH season has its compensations. The common cold flourishes in November, but hay fever and athlete's foot do not. The days are shorter in November, but this gives us more time for doing things after dark. One's favorite football team may lose a game or two in November but one's favorite baseball team does not. It may be chilly in November but on the other hand it is not likely to be too hot. On the whole, I like November, not to mention the other months.

## The butternut season

ONE of the fall pastimes of my Vermont boyhood was gathering butternuts—usually, without permission, in pastures that did not belong to us. Sometimes we took our lunches, built a fire and felt ourselves, like Indians, to be living off the country. There was one beautiful, crisp Saturday when Walter Church (the best woodsman of us all), slipped out of a butternut tree and broke his collarbone. This was rough on Walter at the moment, but when Dr. Watson had strapped him up and put his arm in a sling, and the pain had stopped, Walter was a hero and we all envied him. Butternuts, picked green, had to dry and turn black before most people considered them fit for use. Then a boy would crack them, usually with a hammer on a chunk of wood, and when he had produced two cupfuls and eaten one cupful his mother would make a butternut cake. I

wonder now if butternuts are produced commercially on, so to speak, butternut farms or plantations, and processed by ingenious machinery. If they are I will still enjoy eating them, but I must say they tasted good when they were handled in the primitive, old-fashioned way.

## Those autumn leaves

A TRAVELING Briton once said that he thought the autumnal colors along the Hudson were overdone; if the matter had been left in his charge he would have had them a bit more subdued. I like them as they are, on the Hudson and in my own back yard. My only regret is they don't last. I am working on a plan to attach leaves to trees so that they'll remain, in their red, orange and yellow glory, for two or three months. Perhaps they can be sewed on, perhaps pasted on. I'll report when I get the problem solved.

## Husking bees and such

I WONDER if young people still have husking bees, in Vermont or other states where the agricultural population holds its own. I wonder if a candy-pull is taking place anywhere tonight, or on any other night. I wonder if there still exists a road on which it is possible to have an old-fashioned hay ride. I wonder if the corn roast has gone out. I wonder if anybody nowadays toasts a marshmallow. Do college girls make fudge—or don't they? In our family we read aloud (my wife reads and I eagerly listen), and this is especially good fun on a cold night. Are we eccentric or do other families indulge in this delightful pastime? We have so many ways in which to amuse ourselves today. I hope the old ways haven't been wholly forgotten. I believe in looking forward and going ahead, but in our progress down the bright avenue of time I think we should carry with us a little baggage, of proven worth, from the past.

## Theater, then and now

MY FRIEND said he knew where you could get tickets to the outstanding Broadway success for \$25 a pair. Or maybe it was \$50. I decided not to buy. As a matter of fact, I have a little drag with the box offices; I can almost always get good seats at the list price if I order them a few weeks or months ahead. But I thought back to older and simpler days. You could get balcony seats at the Orpheum in



## "NOW THAT'S THE SALES TOOL WE NEED!"

### Advertising Manager...

Why do you think Trade Mark Service can do a job for us?

### Sales Manager...

Well, Bill, I know our ads sell our product to plenty of prospects... but do they know WHERE to buy it? Trade Mark Service will tell them. It puts our trade mark or brand name right over a list of our local dealers in the 'yellow pages' of telephone directories.

### Advertising Manager...

You mean when we use Trade Mark Service, we're putting our

dealer's names and addresses into practically every prospect's hands? Say, that gives our prospects a chance to choose whichever dealer they prefer.

### Sales Manager...

Exactly! 9 out of 10 shoppers use those 'yellow pages' when they're ready to buy. We'll have a better chance of getting them to our dealers if we use Trade Mark Service to show them the way.

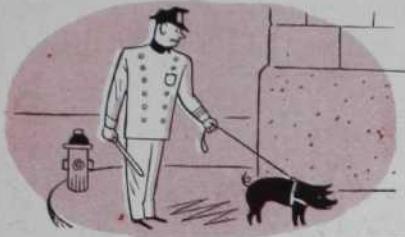
Why not bring up Trade Mark Service at your next advertising or sales meeting? You may find it just the sales tool you need for your organization.



FOR FURTHER INFORMATION, CALL YOUR LOCAL TELEPHONE BUSINESS OFFICE OR SEE THE LATEST ISSUE OF STANDARD RATE AND DATA.



whiff (faint because our fireplace draws well) of wood smoke. A few weeks ago warmth was something to get away from; now it is something to get close to. Maybe we have supper on trays in front of the fire. After a while there are coals into which one may gaze and dream of things past and to come. Then we really know that a new season has arrived.



### Manhattan nature note

I WAS glad to read that a home had been found for a little black pet pig, wearing "a red leather harness and a leash," recently found wandering around West Broadway, Manhattan. The little waif was sent to a Vermont farm, where, as the Society for the Prevention of Cruelty to Animals was assured, it will have "proper food and care."

If I know my fellow Vermonters, and I think I do, the time will come when the Vermont farmer most concerned will be torn between affection and a desire for ham, bacon and sausage, and I suspect that affection will lose the election, just as the Vermont Democrats habitually do. But in the meantime the pig will see some mighty fine scenery and have a far happier life than if he were cooped up in a city apartment.

### As the days shorten

I LIKE to look ahead a little. Within reason, this practice tends to keep one more or less cheerful, or at least prepared for the worst. In June I always tell myself, and anybody else who will listen, that the days will soon be getting shorter. (They do, too.) In November, on the other hand, I am among the first to announce that soon the days will begin to get longer. (So far, toward the end of December, they always have.) Thus nothing that can be predicted in advance in the almanac surprises me. And so I wonder why it is that when the first chill days come I so often am the person who goes to the office without his overcoat and introduces into an otherwise happy household the first common cold of the season.

## HOW A LIBRARY GOT A *new home*



WHEN Abe Lincoln was a lad books were hard to come by. Often he walked many a mile to borrow one and then did his reading by firelight.

Kids have it much easier today. In Wisconsin Rapids, Wis., they just traipse down to the T. B. Scott Public Library where the children's room is made to order.

However, the library hasn't always been so well geared to the needs of its patrons—young and old. When it was presented to the city by a local business man, a few rooms in the city hall were set aside as its home. Later, a new city hall was built and the library took over the old one. When even this proved inadequate, another business man came to the rescue. He purchased a larger building, which was remodeled and now houses the library.

In every community you find business men active on the civic front—helping to make possible worth-while projects. It may be a library, a new hospital, a swimming pool, an auditorium or lights for the high school field.

Business men know the value of teamwork. They almost invariably work together, most often through their chambers of commerce, to accomplish things for the good of the entire community.

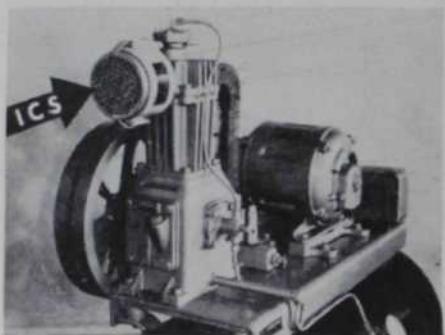
You will find it easier to participate in such projects if you work with the business and civic leaders of your community. So, if you aren't already a member of the team, get in touch with your chamber officials. They will give you full information.

**Chamber of Commerce of the  
United States of America  
WASHINGTON 6 • DC**



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for engines,  
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## ICS INTAKE Cleaner-Snubbers

Intended for manifold mounting on internal combustion engines and air compressors. Mount in any position. Easily removable filter element. Combine air cleaning with effective snubbing. Heavy-duty construction. Negligible resistance to air flow.

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**THE ICE TRAYS ARE TAKEN FOR GRANTED**

*Year after year, so trouble-free  
you never give them a thought...*

*Perhaps the best acknowledgment you could make  
That ALUMINUM LASTS*

Who wants to hear about ice cube trays, of all things?

You do. Those out in your kitchen right now can tell you something.

Nature put them there, by endowing aluminum with gifts of lightness, fast heat transfer, friendliness to food. But a lot of other things had to happen, to make aluminum so *lasting*.

Alcoa made those things happen.

It took years of Alcoa research to pro-

duce their rock-hard, glass-smooth finish. Years to develop their strong alloy. Hundreds of Alcoa people searching; hundreds more testing the results. So we could say "Alcoa Aluminum lasts!" and back it up.

Those years were worth-while, to us and to you. Because today, hundreds of things that didn't use to last, are better buys in Alcoa Aluminum. ALUMINUM COMPANY OF AMERICA, 1793L Gulf Building, Pittsburgh 19, Pa. Sales offices in principal cities.

**ALCOA**

**FIRST IN ALUMINUM**  
**THE METAL THAT LASTS**





.... Insist on  
White Horse Scotch  
with its rare distinc-  
tive flavor and let  
your palate decide.

**WHITE HORSE**

BLENDED  
SCOTCH WHISKY



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